

SERFF Tracking Number: UHLC-125751140 State: Rhode Island  
 Filing Company: United HealthCare Insurance Company State Tracking Number:  
 Company Tracking Number:  
 TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
 Plans  
 Product Name: MEDICARE SUPPLEMENT STANDARDIZED PLANS  
 Project Name/Number: RATES/RERATE 2009 - STD

## Filing at a Glance

Company: United HealthCare Insurance Company

Product Name: MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-125751140 State: Rhode IslandLAH  
 STANDARDIZED PLANS

TOI: MS05G Group Medicare Supplement - SERFF Status: Assigned State Tr Num:  
 Standard Plans

Sub-TOI: MS05G.001 Plan A Co Tr Num: State Status: Open-Pending  
 Actuary Review

Filing Type: Rate Co Status: Reviewer(s): Adrienne Evans,  
 Sandra West

Author: Wanda Augustus Disposition Date:

Date Submitted: 08/19/2008 Disposition Status:

Implementation Date Requested: Implementation Date:

State Filing Description:

Pipelined response from UHP to C. DeWeese to C. DeWeese and John 9-18-08 Pipelined to John Cogan and Charlie  
 8-27-08 Payment received 40.00 EFT slw

## General Information

Project Name: RATES

Project Number: RERATE 2009 - STD

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/19/2008

State Status Changed: 08/27/2008

Corresponding Filing Tracking Number:

Filing Description:

Rate Revision Filing

Rate for AARP Health Care Options Standardized Medicare Supplement Plans Medicare

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Deemer Date:

SERFF Tracking Number: UHLC-125751140 State: Rhode Island

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Select Plan C

NAIC #0707-79413

## Company and Contact

### Filing Contact Information

Karyn A. Feeney, Director, Contract and Compliance Karyn\_A\_Feeney@uhc.com

601 Office Center Drive (267) 470-1537 [Phone]  
Ft. Washington, PA 19034 (267) 470-1906[FAX]

### Filing Company Information

United HealthCare Insurance Company	CoCode: 79413	State of Domicile: Connecticut
450 Columbus Boulevard	Group Code: 707	Company Type: Health
PO Box 150450		
Hartford, CT 06115-0450	Group Name:	State ID Number:
(215) 653-8046 ext. [Phone]	FEIN Number: 36-2739571	
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## Filing Fees

Fee Required? Yes

Fee Amount: \$40.00

Retaliatory? No

Fee Explanation: \$40.00 PER FILING

Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United HealthCare Insurance Company	\$40.00	08/19/2008	22014951

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## Correspondence Summary

### Amendments

Item	Schedule	Created By	Created On	Date Submitted
RATE	Rate	Wanda Augustus	10/01/2008	10/01/2008
SCHEDULES				
UNIFORM	Supporting Document	Wanda Augustus	10/01/2008	10/01/2008
TRANSMITTAL				
DOCUMENT				
RESPONSE	Supporting Document	Wanda Augustus	10/01/2008	10/01/2008
TO LETTED				
DATED				
9/26/08				
RESPONSE	Supporting Document	Wanda Augustus	09/17/2008	09/17/2008
9-16-08				

SERFF Tracking Number: UHLC-125751140 State: Rhode Island  
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**Amendment Letter**

Amendment Date:  
 Submitted Date: 10/01/2008

**Comments:**

SEE ATTACHED RESPONSE, BELOW.

**Changed Items:**

**Rate/Rule Schedule Item Changes:**

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
RATE SCHEDULES	MS1209A, MSA1454- MSJ1463, CRA1664, MSA1959-MSJ1968, MSK1935, MSL1936, MSC1566, MSC1969	New		RI Std Rate Schedule- Updated 9-30-08.pdf
RI Std Rate Schedule- Updated 9-30-08.pdf				

**Supporting Document Schedule Item Changes:**

**User Added -Name: UNIFORM TRANSMITTAL DOCUMENT**

Comment: SEE ATTACHED UPDATED UNIFORM TRANSITTAL DOCUMENT.  
 RI TRANSMITTAL - STD 2009 Updated 9-30.pdf

**User Added -Name: RESPONSE TO LETTED DATED 9/26/08**

Comment: SEE ATTACJED RESPONSE LETTER.  
 RI Std Response Sep 30 08.pdf

SERFF Tracking Number: UHLC-125751140 State: Rhode Island  
Filing Company: United HealthCare Insurance Company State Tracking Number:  
Company Tracking Number:  
TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans  
Product Name: MEDICARE SUPPLEMENT STANDARDIZED PLANS  
Project Name/Number: RATES/RERATE 2009 - STD

**Amendment Letter**

Amendment Date:  
Submitted Date: 09/17/2008

**Comments:**

SEE ATTACHED INFORMATION, BELOW.

**Changed Items:**

**Supporting Document Schedule Item Changes:**

**User Added -Name: RESPONSE 9-16-08**

Comment: SEE ATTACHED INFORMATION.

RI Std Response Sep 16 08 \_2\_.pdf

Exhibits STD.pdf

SERFF Tracking Number:	UHLC-125751140	State:	Rhode Island
Filing Company:	United HealthCare Insurance Company	State Tracking Number:	
Company Tracking Number:			
TOI:	MS05G Group Medicare Supplement - Standard Plans	Sub-TOI:	MS05G.001 Plan A
Product Name:	MEDICARE SUPPLEMENT STANDARDIZED PLANS		
Project Name/Number:	RATES/RERATE 2009 - STD		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: UHLC-125751140 State: Rhode Island

Filing Company: United HealthCare Insurance Company State Tracking Number:

Company Tracking Number:

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans

Product Name: MEDICARE SUPPLEMENT STANDARDIZED PLANS

Project Name/Number: RATES/RERATE 2009 - STD

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments
	RATE SCHEDULES	MS1209A, MSA1454- MSJ1463, CRA1664, MSA1959- MSJ1968, MSK1935, MSL1936, MSC1566, MSC1969	New		RI Std Rate Schedule- Updated 9-30- 08.pdf

UNITED HEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

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FOR

**RHODE ISLAND**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

MSC 1566, MSC 1969

**Proposed 2009 Monthly Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2008 Monthly <u>Base Rate</u>	Diff. <u>(%)</u>
A	\$102.50	\$112.75	\$153.75	\$102.50	0.0%
B	\$142.00	\$156.20	\$213.00	\$139.50	1.8%
C	\$163.50	\$179.85	\$245.25	\$160.75	1.7%
D	\$151.50	\$166.65	\$227.25	\$149.00	1.7%
E	\$152.00	\$167.20	\$228.00	\$149.50	1.7%
F	\$164.50	\$180.95	\$246.75	\$161.75	1.7%
G	\$152.50	\$167.75	\$228.75	\$150.00	1.7%
H (with drugs)	\$239.75	\$263.72		\$236.00	1.6%
H (without drugs)	\$166.00	\$182.60	\$249.00	\$163.25	1.7%
I (with drugs)	\$241.00	\$265.10		\$237.25	1.6%
I (without drugs)	\$167.25	\$183.97	\$250.87	\$164.50	1.7%
J (with drugs)	\$317.50	\$349.25		\$312.25	1.7%
J (without drugs)	\$191.75	\$210.92	\$287.62	\$188.50	1.7%
K	\$69.75	\$76.72	\$104.62	\$68.75	1.5%
L	\$99.50	\$109.45	\$149.25	\$94.25	5.6%
Select C	\$124.00	\$136.40	\$186.00	\$121.75	1.8%

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.*



UNITED HEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

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FOR

**RHODE ISLAND**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936  
MSC 1566, MSC 1969

**Proposed 2009 Under Age 65 Monthly Rates**

<u>Plan</u>	<u>Tier I Monthly Rate</u>	<u>Tier II Monthly Rate</u>
A	\$112.75	\$153.75
B	\$156.20	\$213.00
C	\$179.85	\$245.25
D	\$166.65	\$227.25
E	\$167.20	\$228.00
F	\$180.95	\$246.75
G	\$167.75	\$228.75
H (with drugs)	\$263.72	
H (without drugs)	\$182.60	\$249.00
I (with drugs)	\$265.10	
I (without drugs)	\$183.97	\$250.87
J (with drugs)	\$349.25	
J (without drugs)	\$210.92	\$287.62

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

**2009 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan</u>	<u>Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$120.75
HW/IW/AW/BW (without drugs)	\$120.50
WA/WC	\$31.00
WB/WD	\$5.00
SB/SC	\$120.50
SD/SE	\$31.00
SF/SG (with drugs)	\$545.00
SF/SG (without drugs)	\$191.75
WK	\$69.75
WL	\$99.50

*\* Tier Rating Factor will be applied to rate if applied when the plan was issued.*

*\*\*These rates will become effective in concurrence with the filed Standardized rate increases.*

**2009 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan</u>	<u>Tier I Monthly Rate*</u>	<u>Tier II Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$132.82	\$181.12
HW/IW/AW/BW (without drugs)	\$132.55	\$180.75
WA/WC	\$34.10	\$46.50
WB/WD	\$5.50	\$7.50
SB/SC	\$132.55	
SD/SE	\$34.10	
SF/SG (with drugs)	\$599.50	
SF/SG (without drugs)	\$210.92	
WK	\$76.72	\$104.62
WL	\$109.45	\$149.25
K	\$76.72	\$104.62
L	\$109.45	\$149.25
Select C	\$136.40	\$186.00

*\*Plans HW/IW/AW/BW, WA, B, WK, and WL are Wisconsin issued plans.*

*\*Plans SB/SC, SD/SE, and SF/SG are Minnesota issued plans.*

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## Supporting Document Schedules

### Review Status:

**Satisfied -Name:** Actuarial Certification - Life & A&H 07/29/2008

#### Comments:

THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM WHICH IS ATTACHED TO THE RATE/RULE SCHEDULE.

### Review Status:

**Satisfied -Name:** Actuarial Memorandum - A&H Rate  
Revision Filing 07/29/2008

#### Comments:

SEE ATTACHED ACTUARIAL MEMORANDUM WHICH IS ALSO ATTACHED TO THE RATE/RULE SCHEDULE.

#### Attachment:

Ri\_sr09memo.pdf

### Review Status:

**Satisfied -Name:** A&H Experience 07/29/2008

#### Comments:

SEE ATTACHED RATE ATTACHMENTS WHICH IS ALSO ATTACHED TO THE RATE/RULE SCHEDULE.

#### Attachment:

RI (Std) Attachments.pdf

### Review Status:

**Bypassed -Name:** Exhibits - A&H 07/29/2008

**Bypass Reason:** NOT REQUIRED. THIS IS NOT A BENCHMARK FILING.

#### Comments:

### Review Status:

**Satisfied -Name:** Premium Rate Sheets - Life & A&H 07/29/2008

#### Comments:

SEE ATTACHED RATE SCHEDULE WHICH IS ALSO ATTACHED TO THE RATE/RULE SCHEDULE.

#### Attachment:

RI (Std) Rate Schedules.pdf

SERFF Tracking Number: UHLC-125751140 State: Rhode Island  
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Company Tracking Number:  
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Product Name: MEDICARE SUPPLEMENT STANDARDIZED PLANS  
Project Name/Number: RATES/RERATE 2009 - STD

**Review Status:**

**Satisfied -Name:** COVER LETTER 08/19/2008  
**Comments:**  
SEE ATTACHED COVER LETTER.  
**Attachment:**  
RI cover letter - std.pdf

**Review Status:**

**Satisfied -Name:** UNIFORM TRANSMITTAL 10/01/2008  
DOCUMENT  
**Comments:**  
SEE ATTACHED UPDATED UNIFORM TRANSITTAL DOCUMENT.  
**Attachment:**  
RI TRANSMITTAL - STD 2009 Updated 9-30.pdf

**Review Status:**

**Satisfied -Name:** RESPONSE 9-16-08 09/17/2008  
**Comments:**  
SEE ATTACHED INFORMATION.  
**Attachments:**  
RI Std Response Sep 16 08 \_2\_.pdf  
Exhibits STD.pdf

**Review Status:**

**Satisfied -Name:** RESPONSE TO LETTED DATED 10/01/2008  
9/26/08  
**Comments:**  
SEE ATTACJED RESPONSE LETTER.  
**Attachment:**  
RI Std Response Sep 30 08.pdf

# **United HealthCare Insurance Company**

## **Actuarial Memorandum**

### **AARP Medicare Supplement Portfolio**

#### **Group Policy Number G-36000-4**

##### **Form Numbers**

**MS 1209A, MSA 1454 – MSJ 1463, CRA 1664, MSA 1959 – MSJ 1968, MSK 1935, MSL 1936  
MSC 1566, MSC 1969**

##### **Rhode Island**

#### **A. Purpose of Filing**

The purpose of this filing is to request a rate revision for the Standardized Medicare Supplement and Medicare Select plans effective January 1, 2009, and to demonstrate compliance with loss ratio standards.

United HealthCare Insurance Company entered an agreement with AARP to offer Medicare Supplement insurance plans to its members effective January 1, 1998.

#### **B. General Description**

1. Issuer Name: United HealthCare Insurance Company
2. Group Policy Number: G-36000-4

Medicare Supplement Form Numbers:	MS 1209A	
MSA 1454	MSB 1455	MSA 1959
MSC 1456	MSD 1457	MSB 1960
MSE 1458	MSF 1459	MSC 1961
MSG 1460	MSH 1461	MSD 1962
MSI 1462	MSJ 1463	MSE 1963
		MSF 1964
		MSG 1965
		MSH 1966
		MSI 1967
		MSJ 1968
		MSK 1935
		MSL 1936

Medicare Select Form Numbers:	MSC 1566	MSC 1969
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Prescription Drug Elimination Rider:	CRA 1664
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These form numbers include inforce certificates and new sales.

3. Policy Type: Group Medicare Supplement Insurance

#### 4. Benefits Description:

Standardized Medicare Supplement Plans A through J cover the initial hospital deductible (except Plan A), in-hospital cost sharing, additional coverage for extended stays when lifetime reserve days are exhausted, SNF cost sharing for days 21-100 (except plans A and B), Part B Medicare eligible expense coinsurance and foreign care (except plans A and B). Several of the plans also cover the excess of Part B expenses over the Medicare approved amount, the Part B deductible, preventive care, and at-home recovery care.

Prescription drug benefits will be discontinued for insureds covered by Plans H, I, and J who enroll in Medicare Part D. Prescription drug benefits will continue for insureds who enrolled in Plans H, I, and J before January 1, 2006 who do not enroll in Medicare Part D. Plans H, I, and J will not include prescription drug benefits to insureds who enroll on or after January 1, 2006.

Both Plans K and L pay 100% of the Medicare copayments for long hospital stays, and certain Part B preventive services.

Plan K covers 50% of the Medicare Part A Deductible, SNF Copayments, and other Part B coinsurance until a \$4,620 calendar year out-of-pocket limit is reached. After reaching the out-of-pocket limit, the plan pays 100% of these amounts for subsequent charges. No benefit is paid for charges applied to the Medicare Part B Deductible.

Plan L pays 75% of the Medicare Part A Deductible, SNF Copayments, and other Part B coinsurance until a \$2,310 calendar year out-of-pocket limit is reached. After reaching the out-of-pocket limit, the plan pays 100% of these amounts for subsequent charges. No benefit is paid for charges applied to the Medicare Part B Deductible.

The out-of-pocket limits will be revised annually by CMS.

Medicare Select Plan C contains the same benefits as Standardized Medicare Supplement Plan C. Under this plan, the hospital expenses (deductibles and co-payments) are reduced when a network provider is used. When an insured receives care at a Medicare approved non-network hospital at least 100 miles away from the insured's primary residence, this plan pays 75% of the Medicare hospital deductibles and co-payments for non-emergency services. If an insured uses a non-network provider within 100 miles of their primary residence, Part A deductibles and co-payments are not covered by this plan.

5. **Renewal Provision:** Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered. If a Medicare Select insured no longer lives within a service area, they must replace their Medicare Select plan with a Medicare Supplement insurance plan offered by United HealthCare to AARP members without providing additional evidence of insurability.
6. **Marketing Method:** Plans are available via agent distribution and mass-marketed to members of AARP.



7. Underwriting Method:

a) Age 65 and older:

1. First six months of Medicare Part B Coverage or first six months after turning age 65 – Standardized Plans A through L and Select Plan C are available on a guaranteed issue basis.
2. More than six months after becoming eligible for Medicare Part B Coverage except those that apply within six months after their 65th birthday – Applicants must satisfy underwriting requirements to be eligible for coverage.
3. Insureds may move to Standardized Plans A through L and Select Plan C without providing additional evidence of insurability. The move will not result in their being placed in a higher rating tier.

b) Under age 65: Applicants who can satisfy underwriting requirements may enroll in Standardized Plans A-J.

8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans is 3 months/3 months.

9. Issue Age Limits: Minimum Age – 50. Maximum Age – None. Insureds must be members of AARP at the time of issue.

10. Premium Basis:

Premium is earned on the first of the month for the entire month in which it is due.

- a. Age 65 and over: Premium rates will vary based on the time elapsed from an insured's initial Medicare Part B Effective Date or an insured's 65th birthday and their enrollment date in an AARP Health Care Options Medicare Supplement Plan, and the underwriting requirements.

Insureds who enroll within three years after their initial Medicare Part B Effective Date or within three years after turning age 65 will pay the base rate. They will pay the applicable base rate as long as they remain continuously covered by an AARP Medicare Supplement Plan.

Currently:

Rates for Insureds who enroll in Standardized Plans A through L and Select Plan C more than three years after their initial Medicare Part B Effective Date, except those that apply within three years after their 65th birthday, will be based on their responses to health questions when they apply.

Applicants whose answers indicate that they have significant health problems will pay rates that are 50% (Tier 2) higher than the Base Rate.

Applicants enrolling more than three years but less within six years after their initial Medicare Part B Effective Date, or their 65th birthday, if later, whose answers indicate that they do not have significant health problems will pay the Base Rate.

Applicants enrolling more than six years after their initial Medicare Part B Effective Date, except those that apply within six years after their 65th birthday, whose answers indicate that they do not have significant health problems will pay rates that are 10% (Tier 1) higher than the Base Rate.

Prior to 1/1/08:

Insureds who enroll in Standardized Plans A through L, including Plans H, I, and J, and Select Plan C more than three years after their initial Medicare Part B Effective Date, except those that apply within three years after their 65th birthday, will pay rates which are 10% (Tier 1) or 50% (Tier 2) higher than the base rate, based on the underwriting requirements.

Insureds enrolled in AARP Health Care Options Medicare Supplement Plans prior to the introduction of rate tiers will pay the applicable base rate as long as they remain continuously covered by their current plan or another AARP Medicare Supplement Plan.

- b. Under Age 65: Insureds who enroll under age 65 pay rates based on their responses to health questions at the time of their enrollment. New enrollees who demonstrate good health will pay rates 10% higher than the base rate charged to insureds ages 65 and over. Other enrollees will pay rates 50% higher than the base rate charged to insureds ages 65 and over.
- c. Rate Guarantee – New issues receive a six-month rate guarantee from their initial effective date. An insured will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.
- d. Discounts Available – The discounts currently available to AARP Health Care Options members will remain:
  - 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
  - 2) Annual Pay- \$24 per household for those that pay their entire calendar year premium in January.
  - 3) Multi-Insured - 5% when two or more insureds on one account have at least one plan of insurance with AARP Health Care Options.
  - 4) Early Enrollment -
    - For policy effective dates prior to 11/1/01: AARP members who enroll in a Medicare Supplement plan or Medicare Select Plan C within three years after their 65th birthday will receive discounts of 15% during their first year of coverage, and 7.5% during the second year.
    - For policy effective dates 11/1/01 through 1/1/08: AARP members ages 65 and older who enroll in a Medicare Supplement plan or Medicare Select Plan C within three years after their 65th birthday or their initial Medicare Part B Effective Date, if later, will receive discounts of 20% for their first twelve months of coverage, 15% for months 13-24, 10% for months 25-36, and 5% for months 37-48.

- For policy effective dates on or after 1/1/08: AARP members ages 65 and older who enroll in a Medicare Supplement plan within three years of their 65th birthday or their enrollment in Medicare Part B, if later, will receive discounts for the first ten years of continuous coverage. The discount for the first twelve months is 30%, 27% for the next twelve months, 24% for the third twelve months, and so on, decreasing by 3% each year until the discount percentage is 0%. From that time on (Year Eleven and later), the member will pay the Base Rate.
- An insured's discount percentage and discount period are not reset when switching from one plan to another. Instead, the same discount percentage and balance of time, for which the discount is effective, are applied to the new plan.
- When these insureds turn age 80, they will receive a 2% discount for that year of coverage. They will also receive this discount when they turn age 85 for that year. When they turn age 90, they will receive a 5% discount, and again for the year that they turn age 95.

11. Actuary's Name: David M. Walker, ASA, MAAA, FLMI  
 Director, Actuarial Services  
 Ovations Insurance Solutions  
 Post Office Box 130  
 Montgomeryville, PA 18936  
 (267) 470-1361

12. Domicile State Approval: United HealthCare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2009 Connecticut specific rates were filed for approval with the Connecticut Department of Insurance in August 2008.

### **C. Rate Methodology/Assumptions**

1. General Method – Projections used in developing the 2009 rates are shown in Attachment 1. Based on the historical claim patterns of AARP Health Care Options, per member per month net claim rates are developed by benefit and trended to the end of the 2009 rating period. (Also see Attachment 2).

Projected claim costs for 2008 and 2009 are calculated from the grouped experience for plans B through G (for those plans) and plans H through J (for those plans). Plans K and L are based on the grouped experience of the other Standardized Medicare Supplement Plans.

Medicare Select C is based on our Standardized Medicare Supplement Plan C's experience and pricing. We propose to change the Medicare Select Plan C rate by the same percentage proposed to Medicare Supplement Plan C.

Rates are based on state and county of residence. When notification of change of residence is received, rates are adjusted accordingly.

Expense per member per month costs are calculated to reflect the anticipated expenses, risk and profit margin, premium taxes, and marketing expenses.

2. Priced with Trend/Selection – Claim cost trends are projected for 2008 and 2009. The trend assumptions are based on the historical experience of the AARP Health Care Options plans in your state and include selection.
3. Priced with Rate Increases – Rates are calculated to be sufficient through 2009. We anticipate future annual rate increases similar to future medical trend levels.
4. Commission Rate – First year commissions will be paid up to \$500 per enrollment. Renewal commissions will be paid up to \$500 per year. Renewal commissions will be paid for years two through six. First year commissions for Plans A, K, and L enrollments will be paid up to \$250 per enrollment; renewal commissions will be paid up to \$250 per year. An additional incentive program will pay up to \$150 per enrollment. Commissions for retiree group enrollments will be paid up to 5% for the lifetime of the coverage.
5. Replacement Commissions – Replacement commissions will be paid at the renewal rate.
6. Lapse Assumption – Lapse assumptions are based on actual AARP Health Care Options experience in your state. For 2008 and 2009, the assumed annual lapse rates (including death) are 7.6% and 7.1%, respectively.
7. Morbidity Assumption – Morbidity assumptions are based on actual AARP Health Care Options experience in your state and are incorporated into the trend projections and base claim costs.
8. Interest Assumption – 6.0%.
9. Reflect Pre-Funding – The plans are community rated. The rates are projected to be effective for one year and reflect no pre-funding.

#### **D. Scope/Reason for Request**

1. Overall increase – The overall increase is 2.9%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2009.
4. Timing – These plans are rated on a calendar year basis. Requested rate changes will be implemented on January 1, 2009.

#### **E. Rates and Rating Factors**

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.

3. Period Rates Apply – January 1, 2009, through December 31, 2009.

**F. Average Annualized Premium** – \$1,893. See Attachment 3 for annualized premiums by plan.

**G. Rate History** – See Attachment 6.

**H. In Force Counts** – Attachment 4 shows AARP Health Care Options' experience. Attachment 1 shows projections for 2008 and 2009.

**I. Historical Incurred Claims** – Attachment 4 shows AARP Health Care Options' experience. Attachment 1 shows projections for 2008 and 2009.

**J. Historical Earned Premium** – Attachment 4 shows AARP Health Care Options' experience. Attachment 1 shows projections for 2008 and 2009.

#### **K. Loss Ratio Projection**

The Lifetime Target Loss Ratio for Plans A through J and Select Plan C is 75.9% and was filed with the initial policy filing. The Lifetime Target Loss Ratio for Plans K and L is 75%.

1. Definition – The loss ratio development is based on incurred claims divided by premium.
2. Base Period – Claim cost projections are based on claim data incurred through 2007.
3. Lapse Assumption – Lapse assumptions are based on actual AARP Health Care Options experience in your state. For 2008 and 2009, the assumed annual lapse rates (including death) are 7.6% and 7.1%, respectively.
4. Claim Trend Assumption – Claim trend projections are based on actual AARP Health Care Options experience in your state and reflect changes made to the Medicare program. See Attachments 1 and 2 for projected claim trends.
5. Attained Age/Selection Adjustments – The loss ratio projections anticipate that claim costs increase with higher attained age. We hope to offset an overall cost increase by continuing to enroll and retain younger eligible insureds. Lower claim costs incurred by younger eligible insureds are recognized by the Early Enrollment Discount Program. Higher claim costs for less healthy eligible insureds are recognized by the rate tiers.
6. Future Rate Increases – Future annual rate increases are projected to be at levels similar to future annual medical trend levels.
7. Interest Assumption – 6.0%.

8. With and Without Rate Change

- The projected 2009 loss ratio with the rate change implemented on January 1, 2009 is 83.4%.
- Without a change to the 2008 rate, the projected 2009 loss ratio is 85.9%.

**L. Loss Ratio Demonstration**

The expected third year loss ratio, considering NAIC credibility standards, for each plan is greater than or equal to 75%. The expected losses for each plan in relation to premium comply with the requirements in your state.

The anticipated average loss ratio for these plans range from 70.5% to 87.6% for 2009 (see Attachment 1). These anticipated loss ratios meet or exceed the loss ratio presumed reasonable by Rhode Island law.

**M. Actuarial Certification**

1. The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with United HealthCare's business plan at the time of the filing.
2. The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.
3. This filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice. I relied on prior audits of the source data used in this filing and compared the data contained in prior comparable submissions to verify its reasonability.
4. To the best of my knowledge, this filing is in compliance with the applicable laws and regulations of the state of Rhode Island. I relied on direction and advice from other UnitedHealth Group staff regarding legal and compliance requirements.
5. The rates determined in this filing are reasonable in relationship to the benefits provided.



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David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services

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August 18, 2008

Date

# **UNITED HEALTHCARE INSURANCE COMPANY**

## **STANDARDIZED MEDICARE SUPPLEMENT RATE FILING**

### **GROUP POLICY NUMBER G-36000-4**

#### **FORM NUMBERS**

**MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968,  
MSK 1935, MSL 1936, MSC 1566, MSC 1969**

#### **Rhode Island**

#### **EFFECTIVE 1/1/2009**

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2. Actuarial Memorandum (8 pages)
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12. Attachment 10 – Standardized Plans Paid and Incurred Experience (4 pages)
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**Standardized Plans - Projection of Rhode Island Loss Ratios**

	<u><b>Plan A</b></u>	<u><b>Plan B</b></u>	<u><b>Plan C</b></u>	<u><b>Plan D</b></u>	<u><b>Plan E</b></u>	<u><b>Plan F</b></u>	<u><b>Plan G</b></u>	<u><b>Plan H</b></u>	<u><b>Plan I</b></u>	<u><b>Plan J</b></u>	<u><b>Plan K</b></u>	<u><b>Plan L</b></u>	<u><b>Select Plan C</b></u>	<u><b>Total</b></u>
2007 Average Lives	115	81	1,399	56	92	1,708	106	29	225	640	11	16	0	4,479
2007 Average Rate	\$99.85	\$132.80	\$150.52	\$144.88	\$139.69	\$146.44	\$139.16	\$162.30	\$161.59	\$185.14	\$72.73	\$86.55	\$0.00	\$151.96
2007 Net Claim Rate	\$79.80	\$119.55	\$125.87	\$146.58	\$103.78	\$113.74	\$111.36	\$131.39	\$103.30	\$147.31	\$27.98	\$70.07	\$0.00	\$120.95
2007 Loss Ratio	79.9%	90.0%	83.6%	101.2%	74.3%	77.7%	80.0%	81.0%	63.9%	79.6%	38.5%	81.0%	0.0%	79.6%
2008 Average Lives	115	87	1,416	59	87	1,926	97	26	208	686	11	21	0	4,739
2008 Average Rate	\$98.72	\$134.76	\$155.46	\$148.39	\$145.40	\$150.28	\$145.93	\$168.10	\$166.69	\$189.91	\$69.08	\$91.30	\$0.00	\$156.20
2008 Net Claim Rate	\$66.01	\$98.50	\$127.38	\$113.60	\$116.19	\$124.51	\$118.68	\$107.56	\$118.16	\$151.84	\$51.59	\$63.70	\$0.00	\$126.21
2008 Trend in Benefit Cost	-17.3%	-17.6%	1.2%	-22.5%	12.0%	9.5%	6.6%	-18.1%	14.4%	3.1%	84.4%	-9.1%	0.0%	4.3%
2008 Loss Ratio	66.9%	73.1%	81.9%	76.6%	79.9%	82.8%	81.3%	64.0%	70.9%	80.0%	74.7%	69.8%	0.0%	80.8%
2009 Average Lives	139	96	1,438	68	85	2,180	97	28	207	762	21	37	5	5,162
2009 Average Rate	\$95.69	\$134.60	\$155.11	\$143.79	\$144.26	\$156.05	\$144.73	\$160.53	\$163.52	\$190.43	\$65.75	\$94.04	\$117.38	\$157.74
2009 Net Claim Rate	\$67.45	\$107.55	\$131.58	\$120.33	\$120.73	\$131.70	\$120.43	\$121.52	\$123.16	\$157.22	\$50.67	\$74.45	\$102.88	\$131.55
2009 Trend in Benefit Cost	2.2%	9.2%	3.3%	5.9%	3.9%	5.8%	1.5%	13.0%	4.2%	3.5%	-1.8%	16.9%	N/A	4.2%
2009 Loss Ratio	70.5%	79.9%	84.8%	83.7%	83.7%	84.4%	83.2%	75.7%	75.3%	82.6%	77.1%	79.2%	87.6%	83.4%

*Average rates are net of discounts.*

Attachment 1



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**RHODE ISLAND BENEFIT COSTS**


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	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN A</b>						
Part B	\$57.78	\$50.76	\$54.58	\$78.88	\$64.35	\$65.72
Part A	\$0.00	\$0.00	\$0.00	\$0.92	\$1.66	\$1.73
Total PMPM Costs	\$57.78	\$50.76	\$54.58	\$79.80	\$66.01	\$67.45
<i>Trend</i>		-12.1%	7.5%	46.2%	-17.3%	2.2%
<b>PLAN B</b>						
Part B	\$88.23	\$102.35	\$84.97	\$97.86	\$80.35	\$87.02
Part A	\$22.18	\$17.13	\$20.17	\$21.70	\$18.15	\$20.54
Total PMPM Costs	\$110.41	\$119.48	\$105.14	\$119.55	\$98.50	\$107.55
<i>Trend</i>		8.2%	-12.0%	13.7%	-17.6%	9.2%
<b>PLAN C</b>						
Part B	\$83.49	\$87.83	\$99.13	\$94.68	\$95.51	\$98.17
Part A	\$24.27	\$26.79	\$34.46	\$30.86	\$31.63	\$33.12
Other	\$0.00	\$1.04	\$0.07	\$0.34	\$0.25	\$0.30
Total PMPM Costs	\$107.76	\$115.66	\$133.66	\$125.87	\$127.38	\$131.58
<i>Trend</i>		7.3%	15.6%	-5.8%	1.2%	3.3%
<b>PLAN D</b>						
Part B	\$78.31	\$94.80	\$69.12	\$91.78	\$85.20	\$87.02
Part A	\$23.54	\$29.53	\$31.80	\$54.80	\$28.24	\$33.12
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.17	\$0.20
Total PMPM Costs	\$101.86	\$124.32	\$100.92	\$146.58	\$113.60	\$120.33
<i>Trend</i>		22.1%	-18.8%	45.2%	-22.5%	5.9%
<b>PLAN E</b>						
Part B	\$87.27	\$93.31	\$76.70	\$74.62	\$84.24	\$87.02
Part A	\$25.96	\$49.40	\$30.61	\$28.55	\$31.43	\$33.12
Other	\$0.61	\$0.31	\$0.35	\$0.62	\$0.52	\$0.60
Total PMPM Costs	\$113.83	\$143.01	\$107.66	\$103.78	\$116.19	\$120.73
<i>Trend</i>		25.6%	-24.7%	-3.6%	12.0%	3.9%

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**RHODE ISLAND BENEFIT COSTS**


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	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN F</b>						
Part B	\$86.29	\$86.46	\$87.05	\$89.31	\$93.87	\$98.29
Part A	\$26.24	\$24.44	\$25.37	\$24.31	\$30.39	\$33.12
Other	\$0.00	\$0.00	\$0.78	\$0.12	\$0.25	\$0.30
Total PMPM Costs	\$112.53	\$110.90	\$113.20	\$113.74	\$124.51	\$131.70
<i>Trend</i>		-1.5%	2.1%	0.5%	9.5%	5.8%
<b>PLAN G</b>						
Part B	\$82.70	\$73.94	\$75.01	\$76.80	\$86.61	\$87.11
Part A	\$32.77	\$17.95	\$28.79	\$34.55	\$31.90	\$33.12
Other	\$0.00	\$0.28	\$0.00	\$0.02	\$0.16	\$0.20
Total PMPM Costs	\$115.47	\$92.18	\$103.80	\$111.36	\$118.68	\$120.43
<i>Trend</i>		-20.2%	12.6%	7.3%	6.6%	1.5%
<b>PLAN H**</b>						
Part B	\$107.33	\$115.11	\$92.64	\$98.53	\$79.20	\$88.26
Part A	\$13.63	\$39.78	\$23.87	\$29.26	\$22.91	\$27.33
Prescription Drugs	\$64.72	\$71.19	\$56.02	\$29.76	\$46.47	\$56.52
Other	\$0.13	\$0.00	\$0.00	\$0.00	\$0.25	\$0.30
Total PMPM Costs	\$185.81	\$226.08	\$131.33	\$131.39	\$107.56	\$121.52
<i>Trend</i>		21.7%	-41.9%	0.0%	-18.1%	13.0%
<b>PLAN I**</b>						
Part B	\$86.54	\$79.15	\$91.68	\$74.87	\$84.11	\$88.48
Part A	\$24.25	\$18.66	\$24.67	\$20.53	\$26.58	\$27.33
Prescription Drugs	\$54.46	\$54.72	\$46.74	\$44.64	\$53.81	\$56.52
Other	\$0.16	\$3.34	\$0.00	\$0.74	\$0.17	\$0.20
Total PMPM Costs	\$165.41	\$155.87	\$130.63	\$103.30	\$118.16	\$123.16
<i>Trend</i>		-5.8%	-16.2%	-20.9%	14.4%	4.2%
<b>PLAN J**</b>						
Part B	\$105.00	\$104.30	\$108.13	\$108.46	\$112.49	\$117.24
Part A	\$25.37	\$24.87	\$27.13	\$22.99	\$25.42	\$27.33
Prescription Drugs	\$81.48	\$88.69	\$84.55	\$94.35	\$102.06	\$107.37
Other	\$0.58	\$0.83	\$0.61	\$1.32	\$0.77	\$0.85
Total PMPM Costs	\$212.43	\$218.69	\$159.29	\$147.31	\$151.84	\$157.22
<i>Trend</i>		2.9%	-27.2%	-7.5%	3.1%	3.5%

**RHODE ISLAND BENEFIT COSTS**

	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN K</b>						
Part B			\$66.05	\$18.59	\$32.74	\$34.52
Part A			\$0.00	\$9.38	\$18.85	\$16.15
Total PMPM Costs			\$66.05	\$27.98	\$51.59	\$50.67
<i>Trend</i>				-57.6%	84.4%	-1.8%
<b>PLAN L</b>						
Part B			\$27.18	\$34.23	\$42.99	\$50.17
Part A			\$0.00	\$35.84	\$20.71	\$24.27
Total PMPM Costs			\$27.18	\$70.07	\$63.70	\$74.45
<i>Trend</i>				157.7%	-9.1%	16.9%
<b>UHC SELECT PLAN C</b>						
Part B						\$83.36
Part A						\$19.22
Other						\$0.30
Total PMPM Costs						\$102.88
<i>Trend</i>						
<b>TOTAL STANDARDIZED PLANS***</b>						
Part B	\$87.28	\$88.85	\$92.61	\$92.02	\$94.78	\$98.35
Part A	\$24.50	\$24.90	\$28.11	\$26.08	\$28.86	\$30.77
Prescription Drugs	\$72.74	\$78.24	\$72.57	\$79.72	\$89.32	\$94.29
Other	\$0.12	\$0.75	\$0.41	\$0.41	\$0.33	\$0.38
Total PMPM Costs	\$127.87	\$132.42	\$125.37	\$120.95	\$126.21	\$131.55
<i>Trend</i>		3.6%	-5.3%	-3.5%	4.3%	4.2%

\*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.

"Other" includes foreign care, home health care, and/or preventive care benefit depending on the plan.

\*\*Beginning in 2006, some insureds enrolled in plans that offer prescription drug coverage will not have the drug benefit.

\*\*\*2006 and 2007 trends appear low due to members who had prescription drug coverage enrolling in Medicare Part D and dropping coverage for that benefit. The trends for 2006 and 2007, excluding the drug benefit from the calculations, are 5.8% and -2.2%, respectively.

### Rhode Island Average Annualized Premiums

<u>Plan</u>	Proposed <u>2009*</u>	<u>2008*</u>
A	\$1,148	\$1,185
B	\$1,615	\$1,617
C	\$1,861	\$1,866
D	\$1,725	\$1,781
E	\$1,731	\$1,745
F	\$1,873	\$1,803
G	\$1,737	\$1,751
H	\$1,926	\$2,017
I	\$1,962	\$2,000
J	\$2,285	\$2,279
K	\$789	\$829
L	\$1,128	\$1,096
Select C	\$1,409	

*\* Average premiums are net of discounts.*

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	58,697	87,049	67.4%	119	41.8%
Total		58,697	87,049	67.4%	119	41.8%
<b>1999</b>	1999	725	3,976	18.2%	5	13.4%
	1998	59,444	70,004	84.9%	79	63.5%
Total		60,170	73,980	81.3%	84	60.8%
<b>2000</b>	2000	7,759	12,904	60.1%	15	43.4%
	1999	2,138	7,362	29.0%	8	22.3%
	1998	45,706	64,239	71.2%	69	55.7%
Total		55,603	84,505	65.8%	92	50.8%
<b>2001</b>	2001	2,020	7,349	27.5%	8	20.9%
	2000	7,922	15,107	52.4%	17	39.0%
	1999	4,028	6,041	66.7%	6	53.7%
	1998	66,304	64,083	103.5%	68	82.9%
Total		80,274	92,580	86.7%	99	68.3%
<b>2002</b>	2002	5,149	6,452	79.8%	7	61.4%
	2001	6,375	11,065	57.6%	12	45.2%
	2000	11,628	12,234	95.0%	13	75.0%
	1998-1999	58,490	56,066	104.3%	59	83.6%
Total		81,641	85,816	95.1%	91	75.6%
<b>2003</b>	2003	8,575	7,992	107.3%	9	84.3%
	2002	11,917	13,765	86.6%	14	71.0%
	2001	3,081	11,341	27.2%	11	23.5%
	1998-2000	52,833	62,391	84.7%	63	71.1%
Total		76,406	95,490	80.0%	97	66.8%
<b>2004</b>	2004	6,708	10,369	64.7%	10	56.6%
	2003	14,530	13,679	106.2%	14	90.9%
	2002	10,534	15,461	68.1%	14	64.3%
	1998-2001	38,368	71,429	53.7%	64	50.7%
Total		70,139	110,938	63.2%	101	58.5%
<b>2005</b>	2005	4,081	9,653	42.3%	8	40.9%
	2004	6,474	12,454	52.0%	12	45.2%
	2003	10,029	10,963	91.5%	10	84.7%
	1998-2002	37,132	74,657	49.7%	64	48.8%
Total		57,716	107,727	53.6%	95	51.4%
<b>2006</b>	2006	9,155	21,906	41.8%	18	41.8%
	2005	6,213	13,152	47.2%	11	47.2%
	2004	3,773	11,828	31.9%	11	31.9%
	1998-2003	50,562	80,538	62.8%	67	62.8%
Total		69,702	127,425	54.7%	106	54.7%
<b>2007</b>	2007	8,016	10,278	78.0%	9	78.0%
	2006	40,202	30,157	133.3%	25	133.3%
	2005	5,426	11,821	45.9%	10	45.9%
	1998-2004	56,083	85,042	65.9%	71	65.9%
Total		109,728	137,298	79.9%	115	79.9%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	73,717	75,797	97.3%	69	65.7%
Total		73,717	75,797	97.3%	69	65.7%
<b>1999</b>	1999	0	0	0.0%	0	0.0%
	1998	65,770	64,254	102.4%	49	83.0%
Total		65,770	64,254	102.4%	49	83.0%
<b>2000</b>	2000	1,172	4,088	28.7%	3	22.3%
	1999	0	0	0.0%	0	0.0%
	1998	51,355	53,886	95.3%	41	77.5%
Total		52,527	57,975	90.6%	44	73.4%
<b>2001</b>	2001	0	697	0.0%	1	0.0%
	2000	1,526	7,147	21.3%	5	17.4%
	1999	0	0	0.0%	0	0.0%
	1998	39,130	45,982	85.1%	35	69.3%
Total		40,655	53,825	75.5%	41	61.4%
<b>2002</b>	2002	10,575	5,682	186.1%	5	130.8%
	2001	116	443	26.1%	0	21.5%
	2000	4,999	7,223	69.2%	5	58.0%
	1998-1999	20,442	37,935	53.9%	29	43.8%
Total		36,132	51,283	70.5%	40	56.6%
<b>2003</b>	2003	3,742	7,631	49.0%	6	41.4%
	2002	16,624	9,978	166.6%	8	128.5%
	2001	0	0	0.0%	0	0.0%
	1998-2000	26,707	41,654	64.1%	30	54.6%
Total		47,074	59,263	79.4%	44	66.4%
<b>2004</b>	2004	21,829	19,139	114.1%	13	100.6%
	2003	7,289	13,278	54.9%	10	46.2%
	2002	13,974	11,180	125.0%	8	105.8%
	1998-2001	35,409	40,830	86.7%	28	78.4%
Total		78,500	84,427	93.0%	59	81.9%
<b>2005</b>	2005	15,096	6,036	250.1%	4	215.4%
	2004	18,933	25,205	75.1%	17	69.6%
	2003	9,759	11,742	83.1%	8	73.1%
	1998-2002	50,597	54,301	93.2%	36	85.9%
Total		94,385	97,285	97.0%	66	88.7%
<b>2006</b>	2006	15,235	24,457	62.3%	16	59.8%
	2005	7,910	6,655	118.8%	5	108.7%
	2004	18,905	24,391	77.5%	15	75.8%
	1998-2003	52,262	60,256	86.7%	39	82.7%
Total		94,312	115,760	81.5%	75	78.0%
<b>2007</b>	2007	13,171	16,365	80.5%	11	78.2%
	2006	29,541	35,360	83.5%	22	81.1%
	2005	5,493	7,624	72.1%	5	70.0%
	1998-2004	67,642	69,337	97.6%	43	94.8%
Total		115,846	128,686	90.0%	81	87.4%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	1,159,394	1,406,557	82.4%	1,120	55.5%
Total		1,159,394	1,406,557	82.4%	1,120	55.5%
<b>1999</b>	1999	76,745	68,133	112.6%	51	81.2%
	1998	917,531	1,228,965	74.7%	892	55.1%
Total		994,276	1,297,098	76.7%	943	56.5%
<b>2000</b>	2000	188,746	191,577	98.5%	141	72.0%
	1999	118,399	134,879	87.8%	99	64.1%
	1998	946,534	1,170,942	80.8%	830	61.1%
Total		1,253,679	1,497,399	83.7%	1,070	62.8%
<b>2001</b>	2001	99,301	145,112	68.4%	102	52.2%
	2000	270,315	265,506	101.8%	188	77.2%
	1999	114,805	130,995	87.6%	92	67.2%
	1998	946,260	1,135,525	83.3%	788	64.4%
Total		1,430,682	1,677,138	85.3%	1,169	65.6%
<b>2002</b>	2002	101,369	119,749	84.7%	88	62.0%
	2001	177,378	218,177	81.3%	151	62.8%
	2000	220,068	236,187	93.2%	163	72.6%
	1998-1999	1,106,824	1,143,915	96.8%	793	74.8%
Total		1,605,640	1,718,027	93.5%	1,195	72.0%
<b>2003</b>	2003	100,155	148,217	67.6%	106	50.6%
	2002	210,883	205,050	102.8%	141	80.3%
	2001	152,065	222,651	68.3%	140	58.1%
	1998-2000	1,222,919	1,382,499	88.5%	897	73.1%
Total		1,686,022	1,958,418	86.1%	1,284	70.4%
<b>2004</b>	2004	57,220	102,043	56.1%	65	46.9%
	2003	157,184	229,777	68.4%	154	54.7%
	2002	157,875	198,963	79.3%	125	67.6%
	1998-2001	1,328,670	1,600,390	83.0%	971	73.4%
Total		1,700,949	2,131,173	79.8%	1,315	69.3%
<b>2005</b>	2005	76,684	104,997	73.0%	67	61.7%
	2004	147,133	168,479	87.3%	104	76.0%
	2003	147,168	225,412	65.3%	142	55.6%
	1998-2002	1,453,704	1,691,958	85.9%	1,003	77.7%
Total		1,824,689	2,190,847	83.3%	1,315	74.4%
<b>2006</b>	2006	216,432	194,692	111.2%	118	98.5%
	2005	152,768	163,654	93.3%	98	84.0%
	2004	117,934	162,349	72.6%	95	66.9%
	1998-2003	1,716,402	1,861,795	92.2%	1,064	86.5%
Total		2,203,536	2,382,490	92.5%	1,374	86.0%
<b>2007</b>	2007	67,976	120,455	56.4%	73	54.6%
	2006	258,553	297,282	87.0%	172	84.1%
	2005	129,204	163,250	79.1%	91	76.6%
	1998-2004	1,657,770	1,946,381	85.2%	1,062	82.4%
Total		2,113,502	2,527,368	83.6%	1,399	80.9%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	43,853	63,294	69.3%	58	42.2%
Total		43,853	63,294	69.3%	58	42.2%
<b>1999</b>	1999	2,667	2,353	113.3%	2	81.7%
	1998	40,632	64,275	63.2%	49	46.3%
Total		43,299	66,628	65.0%	51	47.6%
<b>2000</b>	2000	4,272	17,034	25.1%	13	18.1%
	1999	1,706	2,666	64.0%	2	47.9%
	1998	68,055	59,006	115.3%	45	85.1%
Total		74,032	78,706	94.1%	60	69.1%
<b>2001</b>	2001	2,146	4,993	43.0%	3	35.3%
	2000	12,569	19,233	65.4%	15	48.7%
	1999	4,080	2,736	149.1%	2	114.6%
	1998	36,264	54,182	66.9%	40	50.8%
Total		55,059	81,144	67.9%	60	51.5%
<b>2002</b>	2002	1,126	3,042	37.0%	2	28.1%
	2001	1,719	5,921	29.0%	4	22.3%
	2000	9,899	16,699	59.3%	12	45.1%
	1998-1999	36,466	47,490	76.8%	35	58.4%
Total		49,209	73,152	67.3%	54	51.2%
<b>2003</b>	2003	4,521	5,329	84.8%	3	74.3%
	2002	3,232	6,530	49.5%	4	43.6%
	2001	5,607	6,532	85.8%	5	70.0%
	1998-2000	46,054	64,044	71.9%	44	58.8%
Total		59,414	82,435	72.1%	56	59.5%
<b>2004</b>	2004	6,616	2,521	262.5%	2	202.7%
	2003	7,123	9,484	75.1%	6	70.6%
	2002	3,965	6,737	58.9%	4	55.7%
	1998-2001	51,456	69,768	73.8%	45	64.1%
Total		69,160	88,511	78.1%	57	68.6%
<b>2005</b>	2005	3,710	6,577	56.4%	4	54.3%
	2004	9,188	3,423	268.5%	2	221.1%
	2003	4,377	8,649	50.6%	5	49.2%
	1998-2002	67,639	73,308	92.3%	46	83.0%
Total		84,913	91,957	92.3%	57	83.8%
<b>2006</b>	2006	3,493	6,226	56.1%	4	53.5%
	2005	3,419	7,167	47.7%	4	48.0%
	2004	1,508	3,141	48.0%	2	42.3%
	1998-2003	59,603	77,807	76.6%	47	72.0%
Total		68,022	94,341	72.1%	56	68.0%
<b>2007</b>	2007	4,255	8,965	47.5%	5	45.9%
	2006	2,769	8,797	31.5%	5	30.4%
	2005	3,759	7,474	50.3%	4	48.6%
	1998-2004	87,717	72,122	121.6%	42	117.5%
Total		98,500	97,357	101.2%	56	97.8%



## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	139,773	152,240	91.8%	149	53.8%
Total		139,773	152,240	91.8%	149	53.8%
<b>1999</b>	1999	8,694	19,905	43.7%	16	30.8%
	1998	128,243	155,632	82.4%	128	57.6%
Total		136,937	175,537	78.0%	144	54.6%
<b>2000</b>	2000	2,812	7,503	37.5%	6	28.4%
	1999	15,656	24,040	65.1%	18	48.7%
	1998	103,826	140,890	73.7%	106	56.2%
Total		122,294	172,433	70.9%	130	53.9%
<b>2001</b>	2001	3,793	5,771	65.7%	4	49.2%
	2000	7,710	10,389	74.2%	8	57.6%
	1999	24,062	25,270	95.2%	19	72.9%
	1998	80,618	124,360	64.8%	92	50.0%
Total		116,184	165,790	70.1%	123	54.0%
<b>2002</b>	2002	4,034	7,093	56.9%	5	42.7%
	2001	5,601	9,040	62.0%	7	45.9%
	2000	4,072	8,093	50.3%	6	38.9%
	1998-1999	85,986	119,790	71.8%	89	55.4%
Total		99,693	144,016	69.2%	107	53.2%
<b>2003</b>	2003	698	2,488	28.0%	2	20.9%
	2002	12,610	17,534	71.9%	13	56.7%
	2001	12,516	10,511	119.1%	7	97.8%
	1998-2000	139,766	130,117	107.4%	90	88.7%
Total		165,589	160,650	103.1%	112	84.5%
<b>2004</b>	2004	140	2,187	6.4%	1	5.7%
	2003	6,510	6,367	102.2%	4	84.5%
	2002	6,531	13,685	47.7%	10	39.1%
	1998-2001	138,559	146,567	94.5%	96	83.0%
Total		151,740	168,807	89.9%	111	78.3%
<b>2005</b>	2005	1,513	512	295.5%	0	260.1%
	2004	126	885	14.3%	1	10.9%
	2003	2,734	2,863	95.5%	2	78.3%
	1998-2002	164,097	148,877	110.2%	95	98.8%
Total		168,470	153,136	110.0%	98	98.4%
<b>2006</b>	2006	5,196	5,445	95.4%	4	85.1%
	2005	2,034	3,162	64.3%	2	58.3%
	2004	758	2,662	28.5%	2	26.1%
	1998-2003	115,178	142,884	80.6%	88	74.9%
Total		123,167	154,153	79.9%	95	74.0%
<b>2007</b>	2007	172	1,840	9.4%	1	9.0%
	2006	5,277	9,154	57.6%	6	55.5%
	2005	929	3,259	28.5%	2	27.5%
	1998-2004	108,717	140,667	77.3%	84	74.4%
Total		115,096	154,920	74.3%	92	71.6%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	1,048,384	1,288,551	81.4%	981	59.3%
Total		1,048,384	1,288,551	81.4%	981	59.3%
<b>1999</b>	1999	47,645	46,491	102.5%	33	81.3%
	1998	871,282	1,224,110	71.2%	819	59.0%
Total		918,928	1,270,601	72.3%	852	59.8%
<b>2000</b>	2000	51,309	76,049	67.5%	55	51.9%
	1999	61,082	80,307	76.1%	56	60.4%
	1998	977,592	1,145,893	85.3%	764	70.9%
Total		1,089,983	1,302,249	83.7%	875	69.1%
<b>2001</b>	2001	40,932	76,254	53.7%	54	42.0%
	2000	72,046	113,354	63.6%	80	50.1%
	1999	66,080	77,220	85.6%	52	70.2%
	1998	945,700	1,084,160	87.2%	723	72.5%
Total		1,124,758	1,350,987	83.3%	909	68.6%
<b>2002</b>	2002	71,790	100,226	71.6%	72	55.4%
	2001	83,570	121,190	69.0%	85	54.8%
	2000	68,054	109,604	62.1%	74	51.3%
	1998-1999	896,980	1,059,291	84.7%	706	70.4%
Total		1,120,395	1,390,312	80.6%	936	66.4%
<b>2003</b>	2003	84,976	111,397	76.3%	80	59.1%
	2002	130,677	173,594	75.3%	120	60.3%
	2001	86,792	116,379	74.6%	75	64.2%
	1998-2000	1,031,820	1,159,995	89.0%	744	76.9%
Total		1,334,266	1,561,365	85.5%	1,019	72.6%
<b>2004</b>	2004	84,467	130,959	64.5%	88	53.1%
	2003	159,662	213,194	74.9%	143	62.1%
	2002	177,893	175,597	101.3%	112	88.4%
	1998-2001	1,092,902	1,283,415	85.2%	780	77.7%
Total		1,514,924	1,803,165	84.0%	1,122	74.9%
<b>2005</b>	2005	140,004	158,921	88.1%	106	73.0%
	2004	172,704	247,128	69.9%	161	59.4%
	2003	140,588	205,743	68.3%	129	60.4%
	1998-2002	1,188,490	1,411,344	84.2%	837	78.7%
Total		1,641,786	2,023,135	81.2%	1,234	73.8%
<b>2006</b>	2006	355,707	380,529	93.5%	236	83.4%
	2005	176,961	262,458	67.4%	168	58.3%
	2004	172,170	239,512	71.9%	146	65.4%
	1998-2003	1,264,990	1,573,674	80.4%	900	78.0%
Total		1,969,828	2,456,173	80.2%	1,450	75.3%
<b>2007</b>	2007	281,348	368,298	76.4%	223	73.9%
	2006	481,494	592,770	81.2%	353	78.6%
	2005	158,792	265,848	59.7%	158	57.8%
	1998-2004	1,410,145	1,775,252	79.4%	975	76.9%
Total		2,331,779	3,002,169	77.7%	1,708	75.1%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	64,763	87,467	74.0%	77	48.2%
Total		64,763	87,467	74.0%	77	48.2%
<b>1999</b>	1999	2,438	9,696	25.1%	7	19.7%
	1998	58,642	89,254	65.7%	65	51.3%
Total		61,081	98,950	61.7%	72	48.2%
<b>2000</b>	2000	8,961	7,758	115.5%	6	87.7%
	1999	6,847	13,851	49.4%	10	39.1%
	1998	55,731	76,999	72.4%	55	58.1%
Total		71,538	98,608	72.5%	71	57.9%
<b>2001</b>	2001	16,953	14,714	115.2%	11	91.5%
	2000	9,159	10,494	87.3%	8	69.0%
	1999	8,378	13,853	60.5%	10	48.7%
	1998	43,689	70,787	61.7%	50	49.8%
Total		78,179	109,848	71.2%	78	57.2%
<b>2002</b>	2002	6,983	17,863	39.1%	12	33.5%
	2001	14,804	17,872	82.8%	13	66.3%
	2000	26,813	9,993	268.3%	7	218.7%
	1998-1999	98,385	74,366	132.3%	53	107.0%
Total		146,985	120,094	122.4%	84	99.7%
<b>2003</b>	2003	22,375	19,567	114.4%	14	90.2%
	2002	11,451	26,974	42.5%	18	36.0%
	2001	13,417	10,397	129.0%	7	110.8%
	1998-2000	65,043	74,978	86.7%	51	72.6%
Total		112,286	131,916	85.1%	90	70.9%
<b>2004</b>	2004	7,824	12,513	62.5%	9	51.1%
	2003	20,929	30,132	69.5%	20	58.5%
	2002	25,984	29,195	89.0%	18	80.9%
	1998-2001	88,445	86,942	101.7%	56	90.5%
Total		143,182	158,783	90.2%	103	79.1%
<b>2005</b>	2005	9,521	12,920	73.7%	8	66.6%
	2004	20,917	22,525	92.9%	16	75.8%
	2003	12,035	26,116	46.1%	17	41.7%
	1998-2002	71,089	100,662	70.6%	62	65.2%
Total		113,562	162,223	70.0%	103	63.2%
<b>2006</b>	2006	19,155	19,546	98.0%	13	84.1%
	2005	13,037	23,585	55.3%	15	49.1%
	2004	12,507	22,530	55.5%	15	47.9%
	1998-2003	99,169	121,205	81.8%	72	78.2%
Total		143,868	186,866	77.0%	116	71.1%
<b>2007</b>	2007	16	1,167	1.3%	1	1.3%
	2006	10,285	24,235	42.4%	15	41.0%
	2005	14,368	18,124	79.3%	12	76.6%
	1998-2004	117,428	134,045	87.6%	78	84.7%
Total		142,097	177,571	80.0%	106	77.4%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	63,330	73,061	86.7%	43	51.6%
Total		63,330	73,061	86.7%	43	51.6%
<b>1999</b>	1999	246	2,226	11.1%	1	6.2%
	1998	74,372	61,489	121.0%	33	79.5%
Total		74,619	63,715	117.1%	35	76.5%
<b>2000</b>	2000	759	2,123	35.8%	1	21.5%
	1999	1,590	4,199	37.9%	2	23.3%
	1998	48,464	62,675	77.3%	31	55.1%
Total		50,813	68,997	73.6%	35	51.7%
<b>2001</b>	2001	8,632	5,377	160.6%	3	101.8%
	2000	4,913	5,527	88.9%	3	57.9%
	1999	7,267	3,689	197.0%	2	134.1%
	1998	63,205	64,444	98.1%	31	71.4%
Total		84,017	79,037	106.3%	39	75.7%
<b>2002</b>	2002	2,099	6,562	32.0%	3	24.7%
	2001	32,031	9,786	327.3%	5	215.8%
	2000	7,399	6,222	118.9%	3	87.2%
	1998-1999	79,241	62,066	127.7%	29	95.6%
Total		120,770	84,636	142.7%	41	105.3%
<b>2003</b>	2003	4,044	5,580	72.5%	3	46.4%
	2002	5,838	9,654	60.5%	4	46.8%
	2001	22,808	8,577	265.9%	4	193.6%
	1998-2000	67,450	61,975	108.8%	28	85.0%
Total		100,140	85,786	116.7%	40	89.1%
<b>2004</b>	2004	6,848	3,334	205.4%	1	161.9%
	2003	5,586	7,048	79.2%	3	56.6%
	2002	7,767	12,410	62.6%	5	52.4%
	1998-2001	63,415	64,694	98.0%	27	82.2%
Total		83,616	87,487	95.6%	38	78.9%
<b>2005</b>	2005	13,528	6,359	212.7%	3	179.4%
	2004	5,127	3,766	136.1%	1	128.0%
	2003	5,356	6,857	78.1%	3	63.1%
	1998-2002	82,247	81,727	100.6%	32	90.7%
Total		106,258	98,709	107.6%	39	96.0%
<b>2006</b>	2006	329	600	54.9%	0	41.3%
	2005	2,615	6,375	41.0%	4	35.3%
	2004	168	1,989	8.5%	1	8.8%
	1998-2003	44,036	51,009	86.3%	25	81.0%
Total		47,149	59,973	78.6%	30	73.1%
<b>2007</b>	2007	0	0	0.0%	0	0.0%
	2006	3,213	1,532	209.7%	1	203.6%
	2005	4,364	6,661	65.5%	4	63.6%
	1998-2004	38,016	48,126	79.0%	24	76.6%
Total		45,593	56,320	81.0%	29	78.5%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	264,613	343,049	77.1%	202	47.3%
Total		264,613	343,049	77.1%	202	47.3%
<b>1999</b>	1999	7,983	19,267	41.4%	11	26.4%
	1998	238,636	314,757	75.8%	168	51.2%
Total		246,620	334,024	73.8%	179	49.7%
<b>2000</b>	2000	24,899	26,787	93.0%	15	62.1%
	1999	41,589	50,113	83.0%	27	55.5%
	1998	217,997	305,225	71.4%	150	52.5%
Total		284,485	382,125	74.4%	192	53.6%
<b>2001</b>	2001	8,630	24,676	35.0%	13	23.8%
	2000	41,426	39,516	104.8%	20	73.3%
	1999	39,690	47,091	84.3%	23	61.7%
	1998	250,511	301,541	83.1%	145	62.4%
Total		340,258	412,824	82.4%	202	60.9%
<b>2002</b>	2002	12,454	20,088	62.0%	10	43.6%
	2001	26,316	50,580	52.0%	26	36.6%
	2000	36,190	40,470	89.4%	19	68.6%
	1998-1999	279,600	335,192	83.4%	156	64.6%
Total		354,561	446,329	79.4%	212	60.5%
<b>2003</b>	2003	19,784	34,087	58.0%	18	39.2%
	2002	22,441	38,187	58.8%	19	42.9%
	2001	27,008	53,845	50.2%	25	38.9%
	1998-2000	303,244	354,558	85.5%	159	68.8%
Total		372,477	480,676	77.5%	222	60.8%
<b>2004</b>	2004	36,775	44,896	81.9%	22	61.8%
	2003	58,803	64,277	91.5%	32	66.3%
	2002	18,610	35,002	53.2%	15	43.6%
	1998-2001	357,879	403,241	88.8%	169	76.6%
Total		472,067	547,415	86.2%	238	71.7%
<b>2005</b>	2005	40,948	57,383	71.4%	25	58.2%
	2004	54,419	71,788	75.8%	32	61.0%
	2003	38,626	62,033	62.3%	27	50.9%
	1998-2002	336,576	423,717	79.4%	167	73.1%
Total		470,569	614,920	76.5%	252	67.6%
<b>2006</b>	2006	19,371	13,526	143.2%	8	131.5%
	2005	49,136	60,467	81.3%	33	68.8%
	2004	32,795	44,573	73.6%	24	64.2%
	1998-2003	263,166	344,217	76.5%	168	72.5%
Total		364,468	462,783	78.8%	233	72.9%
<b>2007</b>	2007	1,901	6,238	30.5%	4	29.6%
	2006	6,425	22,677	28.3%	13	27.5%
	2005	41,119	54,159	75.9%	30	73.6%
	1998-2004	229,891	353,855	65.0%	179	63.0%
Total		279,336	436,929	63.9%	225	62.0%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	573,698	655,366	87.5%	319	49.6%
Total		573,698	655,366	87.5%	319	49.6%
<b>1999</b>	1999	30,449	41,893	72.7%	21	40.0%
	1998	719,497	671,580	107.1%	291	68.2%
Total		749,945	713,473	105.1%	312	66.3%
<b>2000</b>	2000	58,976	64,395	91.6%	31	53.1%
	1999	83,614	91,195	91.7%	43	53.8%
	1998	598,189	663,494	90.2%	279	59.1%
Total		740,779	819,084	90.4%	353	57.9%
<b>2001</b>	2001	42,437	73,194	58.0%	32	36.2%
	2000	110,958	119,324	93.0%	51	60.0%
	1999	87,018	101,513	85.7%	40	59.5%
	1998	641,611	669,253	95.9%	256	69.3%
Total		882,024	963,284	91.6%	379	64.2%
<b>2002</b>	2002	81,361	93,848	86.7%	42	53.9%
	2001	116,961	147,781	79.1%	61	53.3%
	2000	111,088	128,144	86.7%	48	64.1%
	1998-1999	586,620	774,312	75.8%	280	57.9%
Total		896,030	1,144,085	78.3%	430	57.5%
<b>2003</b>	2003	77,975	110,392	70.6%	47	45.8%
	2002	183,549	184,033	99.7%	77	65.6%
	2001	121,942	155,055	78.6%	57	58.9%
	1998-2000	788,179	870,754	90.5%	303	71.7%
Total		1,171,645	1,320,234	88.7%	485	66.7%
<b>2004</b>	2004	75,285	110,817	67.9%	43	48.4%
	2003	160,656	199,188	80.7%	77	57.9%
	2002	209,211	192,135	108.9%	71	80.8%
	1998-2001	911,431	1,042,204	87.5%	341	73.7%
Total		1,356,583	1,544,345	87.8%	532	70.3%
<b>2005</b>	2005	144,147	157,788	91.4%	58	68.8%
	2004	181,131	210,107	86.2%	77	64.9%
	2003	161,027	204,423	78.8%	72	62.1%
	1998-2002	1,070,330	1,216,764	88.0%	387	76.4%
Total		1,556,635	1,789,083	87.0%	593	72.4%
<b>2006</b>	2006	63,854	83,637	76.3%	46	67.2%
	2005	124,758	167,157	74.6%	80	62.6%
	2004	164,424	134,583	122.2%	64	104.6%
	1998-2003	780,302	968,205	80.6%	404	75.4%
Total		1,133,338	1,353,582	83.7%	593	76.2%
<b>2007</b>	2007	60,883	82,397	73.9%	45	70.6%
	2006	62,951	136,239	46.2%	73	44.1%
	2005	106,432	153,626	69.3%	73	66.1%
	1998-2004	901,800	1,050,506	85.8%	449	81.9%
Total		1,132,066	1,422,768	79.6%	640	75.9%

**RHODE ISLAND'S EXPERIENCE BY DURATION****PLAN K**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Lives</b>	<b>Loss Ratio @ 2008 Levels</b>
<b>2006</b>	2006	1,321	1,382	95.6%	3	95.6%
Total		1,321	1,382	95.6%	3	95.6%
<b>2007</b>	2007	2,792	5,711	48.9%	6	48.9%
	2006	733	3,453	21.2%	4	21.2%
Total		3,525	9,163	38.5%	11	38.5%

**RHODE ISLAND'S EXPERIENCE BY DURATION****PLAN L**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Lives</b>	<b>Loss Ratio @ 2008 Levels</b>
<b>2006</b>	2006	1,767	5,172	34.2%	5	29.8%
Total		1,767	5,172	34.2%	5	29.8%
<b>2007</b>	2007	11,685	8,619	135.6%	8	135.6%
	2006	1,558	7,738	20.1%	8	20.1%
Total		13,243	16,357	81.0%	16	81.0%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## UHC TOTAL STANDARDIZED PLANS

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Lives</b>	<b>Loss Ratio @ 2008 Levels</b>
<b>1998</b>	1998	3,490,221	4,232,432	82.5%	3,138	54.1%
Total		3,490,221	4,232,432	82.5%	3,138	54.1%
<b>1999</b>	1999	177,593	213,938	83.0%	146	56.8%
	1998	3,174,051	3,944,321	80.5%	2,574	59.3%
Total		3,351,644	4,158,259	80.6%	2,720	59.2%
<b>2000</b>	2000	349,667	410,219	85.2%	285	60.0%
	1999	332,620	408,612	81.4%	266	56.8%
	1998	3,113,448	3,743,249	83.2%	2,371	62.9%
Total		3,795,735	4,562,080	83.2%	2,922	62.0%
<b>2001</b>	2001	224,844	358,135	62.8%	232	45.7%
	2000	538,544	605,596	88.9%	394	65.3%
	1999	355,408	408,410	87.0%	246	65.6%
	1998	3,113,292	3,614,316	86.1%	2,228	67.0%
Total		4,232,088	4,986,458	84.9%	3,100	65.1%
<b>2002</b>	2002	296,940	380,604	78.0%	246	55.8%
	2001	464,870	591,855	78.5%	364	58.2%
	2000	500,212	574,867	87.0%	350	67.7%
	1998-1999	3,249,035	3,710,424	87.6%	2,229	69.0%
Total		4,511,057	5,257,750	85.8%	3,189	66.6%
<b>2003</b>	2003	326,847	452,681	72.2%	288	52.3%
	2002	609,222	685,300	88.9%	419	66.6%
	2001	445,236	595,288	74.8%	332	60.9%
	1998-2000	3,744,014	4,202,965	89.1%	2,409	73.7%
Total		5,125,318	5,936,233	86.3%	3,447	69.7%
<b>2004</b>	2004	303,711	438,777	69.2%	255	54.7%
	2003	598,272	786,426	76.1%	463	59.5%
	2002	632,344	690,366	91.6%	383	75.6%
	1998-2001	4,106,532	4,809,482	85.4%	2,576	75.2%
Total		5,640,860	6,725,051	83.9%	3,676	71.8%
<b>2005</b>	2005	449,232	521,146	86.2%	284	70.0%
	2004	616,153	765,760	80.5%	423	66.2%
	2003	531,698	764,802	69.5%	415	58.6%
	1998-2002	4,521,901	5,277,314	85.7%	2,729	77.6%
Total		6,118,983	7,329,022	83.5%	3,851	73.7%
<b>2006</b>	2006	711,014	757,118	93.9%	470	74.3%
	2005	538,850	713,834	75.5%	419	49.0%
	2004	524,943	647,558	81.1%	374	56.5%
	1998-2003	4,445,671	5,281,591	84.2%	2,873	77.4%
Total		6,220,478	7,400,101	84.1%	4,135	62.2%
<b>2007</b>	2007	452,214	630,330	71.7%	386	54.4%
	2006	903,001	1,169,395	77.2%	697	62.3%
	2005	469,887	691,847	67.9%	388	68.0%
	1998-2004	4,675,209	5,675,334	82.4%	3,007	72.6%
Total		6,500,311	8,166,905	79.6%	4,479	76.9%



**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 1 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan A

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	0.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0737	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2983	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0218	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0000	1.0300	1.0300	1.0300	1.0550	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN A**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,049	\$58,697	67.4%	119
1999	\$73,980	\$60,170	81.3%	84
2000	\$84,505	\$55,603	65.8%	92
2001	\$92,580	\$80,274	86.7%	99
2002	\$85,816	\$81,641	95.1%	91
2003	\$95,490	\$76,406	80.0%	97
2004	\$110,938	\$70,139	63.2%	101
2005	\$107,727	\$57,716	53.6%	95
2006	\$127,425	\$69,702	54.7%	106
2007	\$137,298	\$109,728	79.9%	115
2008	\$136,646	\$91,371	66.9%	115
Total Historical	\$1,139,454	\$811,448	71.2%	n/a
With Interest	\$1,542,295	\$1,109,299	71.9%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$159,273	\$112,268	70.5%	139
2010	\$165,364	\$122,220	73.9%	140
2011	\$171,687	\$133,053	77.5%	141
2012	\$178,253	\$144,847	81.3%	142
2013	\$189,561	\$157,686	83.2%	143
2014	\$206,364	\$171,663	83.2%	144
2015	\$224,656	\$186,880	83.2%	145
2016	\$244,569	\$203,445	83.2%	147
2017	\$266,248	\$221,478	83.2%	148
2018	\$289,848	\$241,110	83.2%	149
Total Projected	\$2,095,824	\$1,694,649	80.9%	n/a
Discounted with Interest	\$1,536,316	\$1,233,045	80.3%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$159,273	\$112,268	70.5%	139
2010	\$165,364	\$122,220	73.9%	140
2011	\$171,687	\$133,053	77.5%	141
2012	\$178,253	\$144,847	81.3%	142
2013	\$189,561	\$157,686	83.2%	143
2014	\$206,364	\$171,663	83.2%	144
2015	\$224,656	\$186,880	83.2%	145
2016	\$244,569	\$203,445	83.2%	147
2017	\$266,248	\$221,478	83.2%	148
2018	\$289,848	\$241,110	83.2%	149
Total Projected	\$2,095,824	\$1,694,649	80.9%	n/a
Discounted with Interest	\$1,536,316	\$1,233,045	80.3%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,235,277	\$2,506,097	77.5%	n/a
Discounted with Interest	\$3,078,611	\$2,342,344	76.1%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 2 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan B

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0718	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1965	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0919	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0307	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN B**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$75,797	\$73,717	97.3%	69
1999	\$64,254	\$65,770	102.4%	49
2000	\$57,975	\$52,527	90.6%	44
2001	\$53,825	\$40,655	75.5%	41
2002	\$51,283	\$36,132	70.5%	40
2003	\$59,263	\$47,074	79.4%	44
2004	\$84,427	\$78,500	93.0%	59
2005	\$97,285	\$94,385	97.0%	66
2006	\$115,760	\$94,312	81.5%	75
2007	\$128,686	\$115,846	90.0%	81
2008	\$140,356	\$102,592	73.1%	87
Total Historical	\$928,911	\$801,511	86.3%	n/a
With Interest	\$1,234,417	\$1,076,007	87.2%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$151,061	\$124,413	82.4%	96
2010	\$164,452	\$135,441	82.4%	97
2011	\$179,029	\$147,447	82.4%	98
2012	\$194,898	\$160,517	82.4%	99
2013	\$212,173	\$174,745	82.4%	100
2014	\$230,980	\$190,234	82.4%	100
2015	\$251,454	\$207,097	82.4%	101
2016	\$273,743	\$225,454	82.4%	102
2017	\$298,008	\$245,438	82.4%	103
2018	\$324,423	\$267,194	82.4%	104
Total Projected	\$2,280,222	\$1,877,980	82.4%	n/a
Discounted with Interest	\$1,659,114	\$1,366,438	82.4%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$155,700	\$124,413	79.9%	96
2010	\$169,501	\$135,441	79.9%	97
2011	\$184,526	\$147,447	79.9%	98
2012	\$200,882	\$160,517	79.9%	99
2013	\$218,689	\$174,745	79.9%	100
2014	\$238,073	\$190,234	79.9%	100
2015	\$259,176	\$207,097	79.9%	101
2016	\$282,149	\$225,454	79.9%	102
2017	\$307,159	\$245,438	79.9%	103
2018	\$334,385	\$267,194	79.9%	104
Total Projected	\$2,350,241	\$1,877,980	79.9%	n/a
Discounted with Interest	\$1,710,060	\$1,366,438	79.9%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,279,151	\$2,679,491	81.7%	n/a
Discounted with Interest	\$2,944,477	\$2,442,445	83.0%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 3 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan C

Assumptions:	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014-2018</b>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0708	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0931	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0329	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0297	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN C**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,406,557	\$1,159,394	82.4%	1,120
1999	\$1,297,098	\$994,276	76.7%	943
2000	\$1,497,399	\$1,253,679	83.7%	1,070
2001	\$1,677,138	\$1,430,682	85.3%	1,169
2002	\$1,718,027	\$1,605,640	93.5%	1,195
2003	\$1,958,418	\$1,686,022	86.1%	1,284
2004	\$2,131,173	\$1,700,949	79.8%	1,315
2005	\$2,190,847	\$1,824,689	83.3%	1,315
2006	\$2,382,490	\$2,203,536	92.5%	1,374
2007	\$2,527,368	\$2,113,502	83.6%	1,399
2008	\$2,641,786	\$2,164,609	81.9%	1,416
Total Historical	\$21,428,300	\$18,136,977	84.6%	n/a
With Interest	\$28,801,285	\$24,339,756	84.5%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$2,599,793	\$2,270,976	87.4%	1,438
2010	\$2,830,238	\$2,472,275	87.4%	1,450
2011	\$3,081,111	\$2,691,417	87.4%	1,461
2012	\$3,354,220	\$2,929,984	87.4%	1,473
2013	\$3,651,538	\$3,189,698	87.4%	1,485
2014	\$3,975,211	\$3,472,433	87.4%	1,497
2015	\$4,327,573	\$3,780,230	87.4%	1,509
2016	\$4,711,169	\$4,115,309	87.4%	1,521
2017	\$5,128,768	\$4,480,090	87.4%	1,533
2018	\$5,583,382	\$4,877,205	87.4%	1,545
Total Projected	\$39,243,003	\$34,279,617	87.4%	n/a
Discounted with Interest	\$28,553,625	\$24,942,213	87.4%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$2,677,115	\$2,270,976	84.8%	1,438
2010	\$2,914,415	\$2,472,275	84.8%	1,450
2011	\$3,172,748	\$2,691,417	84.8%	1,461
2012	\$3,453,981	\$2,929,984	84.8%	1,473
2013	\$3,760,141	\$3,189,698	84.8%	1,485
2014	\$4,093,440	\$3,472,433	84.8%	1,497
2015	\$4,456,283	\$3,780,230	84.8%	1,509
2016	\$4,851,288	\$4,115,309	84.8%	1,521
2017	\$5,281,306	\$4,480,090	84.8%	1,533
2018	\$5,749,441	\$4,877,205	84.8%	1,545
Total Projected	\$40,410,158	\$34,279,617	84.8%	n/a
Discounted with Interest	\$29,402,859	\$24,942,213	84.8%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$61,838,458	\$52,416,595	84.8%	n/a
Discounted with Interest	\$58,204,145	\$49,281,969	84.7%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 4 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan D

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0715	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2404	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0593	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0304	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN D**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$63,294	\$43,853	69.3%	58
1999	\$66,628	\$43,299	65.0%	51
2000	\$78,706	\$74,032	94.1%	60
2001	\$81,144	\$55,059	67.9%	60
2002	\$73,152	\$49,209	67.3%	54
2003	\$82,435	\$59,414	72.1%	56
2004	\$88,511	\$69,160	78.1%	57
2005	\$91,957	\$84,913	92.3%	57
2006	\$94,341	\$68,022	72.1%	56
2007	\$97,357	\$98,500	101.2%	56
2008	\$104,439	\$79,954	76.6%	59
Total Historical	\$921,964	\$725,416	78.7%	n/a
With Interest	\$1,258,498	\$979,140	77.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$113,126	\$97,547	86.2%	68
2010	\$123,153	\$106,194	86.2%	68
2011	\$134,069	\$115,607	86.2%	69
2012	\$145,953	\$125,854	86.2%	69
2013	\$158,891	\$137,010	86.2%	70
2014	\$172,975	\$149,154	86.2%	70
2015	\$188,307	\$162,375	86.2%	71
2016	\$204,999	\$176,768	86.2%	71
2017	\$223,170	\$192,437	86.2%	72
2018	\$242,952	\$209,495	86.2%	73
Total Projected	\$1,707,595	\$1,472,440	86.2%	n/a
Discounted with Interest	\$1,242,464	\$1,071,363	86.2%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$116,563	\$97,547	83.7%	68
2010	\$126,895	\$106,194	83.7%	68
2011	\$138,143	\$115,607	83.7%	69
2012	\$150,388	\$125,854	83.7%	69
2013	\$163,718	\$137,010	83.7%	70
2014	\$178,230	\$149,154	83.7%	70
2015	\$194,029	\$162,375	83.7%	71
2016	\$211,227	\$176,768	83.7%	71
2017	\$229,951	\$192,437	83.7%	72
2018	\$250,333	\$209,495	83.7%	73
Total Projected	\$1,759,477	\$1,472,440	83.7%	n/a
Discounted with Interest	\$1,280,214	\$1,071,363	83.7%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$2,681,442	\$2,197,857	82.0%	n/a
Discounted with Interest	\$2,538,712	\$2,050,504	80.8%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 5 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan E

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0484	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0391	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0303	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN E**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$152,240	\$139,773	91.8%	149
1999	\$175,537	\$136,937	78.0%	144
2000	\$172,433	\$122,294	70.9%	130
2001	\$165,790	\$116,184	70.1%	123
2002	\$144,016	\$99,693	69.2%	107
2003	\$160,650	\$165,589	103.1%	112
2004	\$168,807	\$151,740	89.9%	111
2005	\$153,136	\$168,470	110.0%	98
2006	\$154,153	\$123,167	79.9%	95
2007	\$154,920	\$115,096	74.3%	92
2008	\$151,645	\$121,178	79.9%	87
Total Historical	\$1,753,328	\$1,460,120	83.3%	n/a
With Interest	\$2,468,037	\$2,046,854	82.9%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$142,395	\$122,780	86.2%	85
2010	\$155,017	\$133,664	86.2%	85
2011	\$168,758	\$145,512	86.2%	86
2012	\$183,716	\$158,410	86.2%	87
2013	\$200,001	\$172,451	86.2%	87
2014	\$217,729	\$187,737	86.2%	88
2015	\$237,029	\$204,378	86.2%	89
2016	\$258,039	\$222,494	86.2%	90
2017	\$280,911	\$242,216	86.2%	90
2018	\$305,811	\$263,686	86.2%	91
Total Projected	\$2,149,407	\$1,853,329	86.2%	n/a
Discounted with Interest	\$1,563,931	\$1,348,502	86.2%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$146,707	\$122,780	83.7%	85
2010	\$159,711	\$133,664	83.7%	85
2011	\$173,868	\$145,512	83.7%	86
2012	\$189,280	\$158,410	83.7%	87
2013	\$206,057	\$172,451	83.7%	87
2014	\$224,322	\$187,737	83.7%	88
2015	\$244,206	\$204,378	83.7%	89
2016	\$265,853	\$222,494	83.7%	90
2017	\$289,418	\$242,216	83.7%	90
2018	\$315,072	\$263,686	83.7%	91
Total Projected	\$2,214,494	\$1,853,329	83.7%	n/a
Discounted with Interest	\$1,611,289	\$1,348,502	83.7%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,967,822	\$3,313,450	83.5%	n/a
Discounted with Interest	\$4,079,326	\$3,395,356	83.2%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 6 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan F

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	2.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0714	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2186	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0577	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0296	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN F**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,288,551	\$1,048,384	81.4%	981
1999	\$1,270,601	\$918,928	72.3%	852
2000	\$1,302,249	\$1,089,983	83.7%	875
2001	\$1,350,987	\$1,124,758	83.3%	909
2002	\$1,390,312	\$1,120,395	80.6%	936
2003	\$1,561,365	\$1,334,266	85.5%	1,019
2004	\$1,803,165	\$1,514,924	84.0%	1,122
2005	\$2,023,135	\$1,641,786	81.2%	1,234
2006	\$2,456,173	\$1,969,828	80.2%	1,450
2007	\$3,002,169	\$2,331,779	77.7%	1,708
2008	\$3,473,756	\$2,877,985	82.8%	1,926
Total Historical	\$20,922,463	\$16,973,014	81.1%	n/a
With Interest	\$27,514,783	\$22,304,721	81.1%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$3,964,641	\$3,444,851	86.9%	2,180
2010	\$4,316,067	\$3,750,202	86.9%	2,197
2011	\$4,698,643	\$4,082,620	86.9%	2,215
2012	\$5,115,131	\$4,444,504	86.9%	2,232
2013	\$5,568,536	\$4,838,464	86.9%	2,250
2014	\$6,062,131	\$5,267,346	86.9%	2,268
2015	\$6,599,478	\$5,734,243	86.9%	2,287
2016	\$7,184,456	\$6,242,527	86.9%	2,305
2017	\$7,821,286	\$6,795,864	86.9%	2,323
2018	\$8,514,565	\$7,398,250	86.9%	2,342
Total Projected	\$59,844,933	\$51,998,871	86.9%	n/a
Discounted with Interest	\$43,543,807	\$37,834,930	86.9%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$4,081,825	\$3,444,851	84.4%	2,180
2010	\$4,443,638	\$3,750,202	84.4%	2,197
2011	\$4,837,522	\$4,082,620	84.4%	2,215
2012	\$5,266,320	\$4,444,504	84.4%	2,232
2013	\$5,733,127	\$4,838,464	84.4%	2,250
2014	\$6,241,311	\$5,267,346	84.4%	2,268
2015	\$6,794,541	\$5,734,243	84.4%	2,287
2016	\$7,396,809	\$6,242,527	84.4%	2,305
2017	\$8,052,462	\$6,795,864	84.4%	2,323
2018	\$8,766,232	\$7,398,250	84.4%	2,342
Total Projected	\$61,613,787	\$51,998,871	84.4%	n/a
Discounted with Interest	\$44,830,844	\$37,834,930	84.4%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$82,536,251	\$68,971,885	83.6%	n/a
Discounted with Interest	\$72,345,627	\$60,139,651	83.1%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 7 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan G

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0718	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0147	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0302	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN G**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,467	\$64,763	74.0%	77
1999	\$98,950	\$61,081	61.7%	72
2000	\$98,608	\$71,538	72.5%	71
2001	\$109,848	\$78,179	71.2%	78
2002	\$120,094	\$146,985	122.4%	84
2003	\$131,916	\$112,286	85.1%	90
2004	\$158,783	\$143,182	90.2%	103
2005	\$162,223	\$113,562	70.0%	103
2006	\$186,866	\$143,868	77.0%	116
2007	\$177,571	\$142,097	80.0%	106
2008	\$169,597	\$137,930	81.3%	97
Total Historical	\$1,501,922	\$1,215,472	80.9%	n/a
With Interest	\$2,012,275	\$1,622,319	80.6%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$162,761	\$139,519	85.7%	97
2010	\$177,189	\$151,886	85.7%	97
2011	\$192,895	\$165,349	85.7%	98
2012	\$209,993	\$180,006	85.7%	99
2013	\$228,607	\$195,962	85.7%	100
2014	\$248,870	\$213,332	85.7%	100
2015	\$270,930	\$232,242	85.7%	101
2016	\$294,945	\$252,827	85.7%	102
2017	\$321,089	\$275,238	85.7%	103
2018	\$349,551	\$299,635	85.7%	104
Total Projected	\$2,456,830	\$2,105,997	85.7%	n/a
Discounted with Interest	\$1,787,616	\$1,532,346	85.7%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$167,674	\$139,519	83.2%	97
2010	\$182,536	\$151,886	83.2%	97
2011	\$198,716	\$165,349	83.2%	98
2012	\$216,330	\$180,006	83.2%	99
2013	\$235,506	\$195,962	83.2%	100
2014	\$256,381	\$213,332	83.2%	100
2015	\$279,107	\$232,242	83.2%	101
2016	\$303,847	\$252,827	83.2%	102
2017	\$330,780	\$275,238	83.2%	103
2018	\$360,100	\$299,635	83.2%	104
Total Projected	\$2,530,977	\$2,105,997	83.2%	n/a
Discounted with Interest	\$1,841,566	\$1,532,346	83.2%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$4,032,900	\$3,321,468	82.4%	n/a
Discounted with Interest	\$3,853,841	\$3,154,664	81.9%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 8 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan H

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0681	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1313	1.1080	1.1092	1.1103	1.1112	1.1136
d.) Claims Trend Rate	1.1298	1.0751	1.0755	1.0759	1.0763	1.0772
e.) Premium Trend Rate	1.0307	1.0668	1.0758	1.0761	1.0765	1.0773
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN H**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$73,061	\$63,330	86.7%	43
1999	\$63,715	\$74,619	117.1%	35
2000	\$68,997	\$50,813	73.6%	35
2001	\$79,037	\$84,017	106.3%	39
2002	\$84,636	\$120,770	142.7%	41
2003	\$85,786	\$100,140	116.7%	40
2004	\$87,487	\$83,616	95.6%	38
2005	\$98,709	\$106,258	107.6%	39
2006	\$59,973	\$47,149	78.6%	30
2007	\$56,320	\$45,593	81.0%	29
2008	\$53,389	\$34,161	64.0%	26
Total Historical	\$811,110	\$810,465	99.9%	n/a
With Interest	\$1,143,480	\$1,152,810	100.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$52,150	\$40,688	78.0%	28
2010	\$55,478	\$43,623	78.6%	28
2011	\$59,578	\$46,837	78.6%	28
2012	\$64,064	\$50,354	78.6%	28
2013	\$68,971	\$54,201	78.6%	28
2014	\$74,333	\$58,406	78.6%	28
2015	\$80,192	\$63,000	78.6%	28
2016	\$86,591	\$68,018	78.6%	28
2017	\$93,577	\$73,497	78.5%	28
2018	\$101,201	\$79,476	78.5%	28
Total Projected	\$736,135	\$578,100	78.5%	n/a
Discounted with Interest	\$538,298	\$422,689	78.5%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$53,751	\$40,688	75.7%	28
2010	\$57,183	\$43,623	76.3%	28
2011	\$61,409	\$46,837	76.3%	28
2012	\$66,034	\$50,354	76.3%	28
2013	\$71,092	\$54,201	76.2%	28
2014	\$76,620	\$58,406	76.2%	28
2015	\$82,660	\$63,000	76.2%	28
2016	\$89,256	\$68,018	76.2%	28
2017	\$96,458	\$73,497	76.2%	28
2018	\$104,318	\$79,476	76.2%	28
Total Projected	\$758,780	\$578,100	76.2%	n/a
Discounted with Interest	\$554,854	\$422,689	76.2%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$1,569,890	\$1,388,566	88.4%	n/a
Discounted with Interest	\$1,698,335	\$1,575,499	92.8%	n/a



**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 9 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan I

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0684	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0716	1.1048	1.1063	1.1076	1.1088	1.1117
d.) Claims Trend Rate	1.0424	1.0741	1.0745	1.0750	1.0754	1.0765
e.) Premium Trend Rate	1.0304	1.0578	1.0747	1.0751	1.0755	1.0766
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN I**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$343,049	\$264,613	77.1%	202
1999	\$334,024	\$246,620	73.8%	179
2000	\$382,125	\$284,485	74.4%	192
2001	\$412,824	\$340,258	82.4%	202
2002	\$446,329	\$354,561	79.4%	212
2003	\$480,676	\$372,477	77.5%	222
2004	\$547,415	\$472,067	86.2%	238
2005	\$614,920	\$470,569	76.5%	252
2006	\$462,783	\$364,468	78.8%	233
2007	\$436,929	\$279,336	63.9%	225
2008	\$415,175	\$294,290	70.9%	208
Total Historical	\$4,876,250	\$3,743,744	76.8%	n/a
With Interest	\$6,698,975	\$5,161,539	77.0%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$394,588	\$306,248	77.6%	207
2010	\$415,021	\$327,064	78.8%	206
2011	\$444,067	\$349,902	78.8%	205
2012	\$475,904	\$374,938	78.8%	204
2013	\$510,773	\$402,359	78.8%	204
2014	\$548,939	\$432,374	78.8%	204
2015	\$590,686	\$465,208	78.8%	204
2016	\$636,327	\$501,106	78.7%	204
2017	\$686,202	\$540,336	78.7%	204
2018	\$740,681	\$583,188	78.7%	205
Total Projected	\$5,443,188	\$4,282,723	78.7%	n/a
Discounted with Interest	\$3,986,387	\$3,135,540	78.7%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$406,602	\$306,248	75.3%	207
2010	\$427,663	\$327,064	76.5%	206
2011	\$457,599	\$349,902	76.5%	205
2012	\$490,413	\$374,938	76.5%	204
2013	\$526,352	\$402,359	76.4%	204
2014	\$565,688	\$432,374	76.4%	204
2015	\$608,715	\$465,208	76.4%	204
2016	\$655,755	\$501,106	76.4%	204
2017	\$707,159	\$540,336	76.4%	204
2018	\$763,307	\$583,188	76.4%	205
Total Projected	\$5,609,252	\$4,282,723	76.4%	n/a
Discounted with Interest	\$4,107,985	\$3,135,540	76.3%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$10,485,502	\$8,026,467	76.5%	n/a
Discounted with Interest	\$10,806,960	\$8,297,079	76.8%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 10 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan J

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0691	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1926	1.1068	1.1081	1.1093	1.1103	1.1129
d.) Claims Trend Rate	1.0355	1.0722	1.0728	1.0734	1.0740	1.0754
e.) Premium Trend Rate	1.0305	1.0730	1.0735	1.0741	1.0746	1.0759
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN J**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$655,366	\$573,698	87.5%	319
1999	\$713,473	\$749,945	105.1%	312
2000	\$819,084	\$740,779	90.4%	353
2001	\$963,284	\$882,024	91.6%	379
2002	\$1,144,085	\$896,030	78.3%	430
2003	\$1,320,234	\$1,171,645	88.7%	485
2004	\$1,544,345	\$1,356,583	87.8%	532
2005	\$1,789,083	\$1,556,635	87.0%	593
2006	\$1,353,582	\$1,133,338	83.7%	593
2007	\$1,422,768	\$1,132,066	79.6%	640
2008	\$1,563,330	\$1,249,917	80.0%	686
Total Historical	\$13,288,635	\$11,442,659	86.1%	n/a
With Interest	\$17,703,882	\$15,371,650	86.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$1,688,905	\$1,436,899	85.1%	762
2010	\$1,805,110	\$1,534,660	85.0%	759
2011	\$1,932,553	\$1,641,916	85.0%	757
2012	\$2,072,205	\$1,759,485	84.9%	755
2013	\$2,225,122	\$1,888,258	84.9%	755
2014	\$2,392,454	\$2,029,207	84.8%	755
2015	\$2,575,456	\$2,183,389	84.8%	756
2016	\$2,775,494	\$2,351,958	84.7%	757
2017	\$2,994,053	\$2,536,167	84.7%	759
2018	\$3,232,755	\$2,737,385	84.7%	761
Total Projected	\$23,694,107	\$20,099,325	84.8%	n/a
Discounted with Interest	\$17,342,677	\$14,715,150	84.8%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$1,740,393	\$1,436,899	82.6%	762
2010	\$1,860,167	\$1,534,660	82.5%	759
2011	\$1,991,523	\$1,641,916	82.4%	757
2012	\$2,135,461	\$1,759,485	82.4%	755
2013	\$2,293,071	\$1,888,258	82.3%	755
2014	\$2,465,538	\$2,029,207	82.3%	755
2015	\$2,654,154	\$2,183,389	82.3%	756
2016	\$2,860,328	\$2,351,958	82.2%	757
2017	\$3,085,591	\$2,536,167	82.2%	759
2018	\$3,331,614	\$2,737,385	82.2%	761
Total Projected	\$24,417,839	\$20,099,325	82.3%	n/a
Discounted with Interest	\$17,872,320	\$14,715,150	82.3%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$37,706,473	\$31,541,984	83.7%	n/a
Discounted with Interest	\$35,576,202	\$30,086,800	84.6%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 11 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan K

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	2.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	2.1829	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	0.9821	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0296	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN K**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$1,382	\$1,321	95.6%	3
2007	\$9,163	\$3,525	38.5%	11
2008	\$8,777	\$6,556	74.7%	11
Total Historical	\$19,322	\$11,402	59.0%	n/a
With Interest	\$20,635	\$12,124	58.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$16,474	\$13,071	79.3%	21
2010	\$17,934	\$14,229	79.3%	22
2011	\$19,524	\$15,491	79.3%	22
2012	\$21,254	\$16,864	79.3%	22
2013	\$23,138	\$18,359	79.3%	22
2014	\$25,189	\$19,986	79.3%	22
2015	\$27,422	\$21,758	79.3%	23
2016	\$29,853	\$23,686	79.3%	23
2017	\$32,499	\$25,786	79.3%	23
2018	\$35,379	\$28,071	79.3%	23
Total Projected	\$248,665	\$197,300	79.3%	n/a
Discounted with Interest	\$180,932	\$143,557	79.3%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$16,961	\$13,071	77.1%	21
2010	\$18,465	\$14,229	77.1%	22
2011	\$20,101	\$15,491	77.1%	22
2012	\$21,883	\$16,864	77.1%	22
2013	\$23,823	\$18,359	77.1%	22
2014	\$25,935	\$19,986	77.1%	22
2015	\$28,233	\$21,758	77.1%	23
2016	\$30,736	\$23,686	77.1%	23
2017	\$33,461	\$25,786	77.1%	23
2018	\$36,427	\$28,071	77.1%	23
Total Projected	\$256,025	\$197,300	77.1%	n/a
Discounted with Interest	\$186,287	\$143,557	77.1%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$275,347	\$208,701	75.8%	n/a
Discounted with Interest	\$206,922	\$155,682	75.2%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 12 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan L

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	6.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.8495	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.1688	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0697	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN L**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$5,172	\$1,767	34.2%	5
2007	\$16,357	\$13,243	81.0%	16
2008	\$23,276	\$16,239	69.8%	21
Total Historical	\$44,806	\$31,249	69.7%	n/a
With Interest	\$47,799	\$33,215	69.5%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$38,551	\$32,648	84.7%	37
2010	\$41,968	\$35,542	84.7%	37
2011	\$45,688	\$38,692	84.7%	37
2012	\$49,738	\$42,122	84.7%	37
2013	\$54,147	\$45,856	84.7%	38
2014	\$58,947	\$49,920	84.7%	38
2015	\$64,172	\$54,345	84.7%	38
2016	\$69,860	\$59,163	84.7%	39
2017	\$76,052	\$64,407	84.7%	39
2018	\$82,794	\$70,116	84.7%	39
Total Projected	\$581,918	\$492,811	84.7%	n/a
Discounted with Interest	\$423,410	\$358,575	84.7%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$41,239	\$32,648	79.2%	37
2010	\$44,895	\$35,542	79.2%	37
2011	\$48,874	\$38,692	79.2%	37
2012	\$53,207	\$42,122	79.2%	37
2013	\$57,923	\$45,856	79.2%	38
2014	\$63,057	\$49,920	79.2%	38
2015	\$68,646	\$54,345	79.2%	38
2016	\$74,731	\$59,163	79.2%	39
2017	\$81,355	\$64,407	79.2%	39
2018	\$88,567	\$70,116	79.2%	39
Total Projected	\$622,495	\$492,811	79.2%	n/a
Discounted with Interest	\$452,934	\$358,575	79.2%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$667,301	\$524,060	78.5%	n/a
Discounted with Interest	\$500,733	\$391,790	78.2%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 13 of 13)

Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 UHC Select Plan C

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.1%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0708	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	N/A	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	N/A	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0310	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**UHC SELECT PLAN C**
**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$6,831	\$6,173	90.4%	5
2010	\$7,436	\$6,720	90.4%	5
2011	\$8,096	\$7,316	90.4%	5
2012	\$8,813	\$7,964	90.4%	5
2013	\$9,594	\$8,670	90.4%	5
2014	\$10,445	\$9,438	90.4%	5
2015	\$11,371	\$10,275	90.4%	5
2016	\$12,379	\$11,186	90.4%	5
2017	\$13,476	\$12,177	90.4%	5
2018	\$14,670	\$13,257	90.4%	5
Total Projected	\$103,112	\$93,175	90.4%	n/a
Discounted with Interest	\$75,025	\$67,795	90.4%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$7,043	\$6,173	87.6%	5
2010	\$7,667	\$6,720	87.6%	5
2011	\$8,347	\$7,316	87.6%	5
2012	\$9,087	\$7,964	87.6%	5
2013	\$9,892	\$8,670	87.6%	5
2014	\$10,769	\$9,438	87.6%	5
2015	\$11,723	\$10,275	87.6%	5
2016	\$12,762	\$11,186	87.6%	5
2017	\$13,894	\$12,177	87.6%	5
2018	\$15,125	\$13,257	87.6%	5
Total Projected	\$106,309	\$93,175	87.6%	n/a
Discounted with Interest	\$77,351	\$67,795	87.6%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$106,309	\$93,175	87.6%	n/a
Discounted with Interest	\$77,351	\$67,795	87.6%	n/a

**Rhode Island  
Standardized Plans Rate History  
UHC Plans**

	<u>1/2004*</u>	<u>1/2005*</u>	<u>1/2006</u>	<u>1/2007</u>	<u>1/2008</u>	<u>Proposed 1/2009</u>	<u>2005/2004</u>	<u>2006/2005</u>	<u>2007/2006</u>	<u>2008/2007</u>	<u>Proposed 2009/2008</u>
<b>A</b>	\$97.50	\$99.50	\$102.50	\$102.50	\$102.50	\$102.50	2.1%	3.0%	0.0%	0.0%	0.0%
<b>B</b>	\$125.25	\$127.75	\$131.50	\$135.50	\$139.50	\$143.75	2.0%	2.9%	3.0%	3.0%	3.0%
<b>C</b>	\$141.75	\$144.75	\$149.50	\$155.50	\$160.75	\$165.50	2.1%	3.3%	4.0%	3.4%	3.0%
<b>D</b>	\$133.00	\$135.75	\$139.75	\$144.00	\$149.00	\$153.50	2.1%	2.9%	3.0%	3.5%	3.0%
<b>E</b>	\$133.00	\$135.75	\$139.75	\$144.00	\$149.50	\$154.00	2.1%	2.9%	3.0%	3.8%	3.0%
<b>F</b>	\$142.75	\$145.75	\$150.50	\$156.50	\$161.75	\$166.50	2.1%	3.3%	4.0%	3.4%	2.9%
<b>G</b>	\$133.50	\$136.75	\$140.75	\$145.00	\$150.00	\$154.50	2.4%	2.9%	3.0%	3.4%	3.0%
<b>H (with drugs)</b>	\$207.50	\$220.75	\$227.25	\$227.25	\$236.00	\$243.00	6.4%	2.9%	0.0%	3.9%	3.0%
<b>H (without drugs)</b>			\$152.50	\$158.50	\$163.25	\$168.25			3.9%	3.0%	3.1%
<b>I (with drugs)</b>	\$208.50	\$221.75	\$228.50	\$228.50	\$237.25	\$244.25	6.4%	3.0%	0.0%	3.8%	3.0%
<b>I (without drugs)</b>			\$153.75	\$159.75	\$164.50	\$169.50			3.9%	3.0%	3.0%
<b>J (with drugs)</b>	\$267.50	\$276.50	\$285.00	\$297.00	\$312.25	\$321.50	3.4%	3.1%	4.2%	5.1%	3.0%
<b>J (without drugs)</b>			\$174.75	\$180.00	\$188.50	\$194.25			3.0%	4.7%	3.1%
<b>K</b>			\$66.75	\$68.75	\$68.75	\$70.75			3.0%	0.0%	2.9%
<b>L</b>			\$91.50	\$94.25	\$94.25	\$100.75			3.0%	0.0%	6.9%
<b>Select C</b>	\$106.25	\$108.50	\$112.50	\$117.50	\$121.75	\$125.50	2.1%	3.7%	4.4%	3.6%	3.1%

\*The 2004 and 2005 rates were deferred until March 1.

### National Inforce Lives

<u>Plan</u>	<u>2007</u>	<u>2008*</u>	<u>2009*</u>
A	89,728	89,215	92,843
B	73,069	76,328	84,407
C	560,446	552,996	554,697
D	52,661	51,973	53,200
E	71,118	66,069	62,089
F	884,502	951,515	1,030,961
G	56,773	54,616	53,580
H	20,261	20,040	20,028
I	97,827	96,064	93,585
J	302,470	359,739	418,726
K	4,541	8,515	14,118
L	4,584	21,114	37,035
Select C	18,229	16,530	15,599

\* Projected

## Rhode Island Medicare Supplement Standardized Plans Trend Development

The components of the composite trend are shown below.

### Part A Deductible.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Part A Deductible	\$952	\$992	\$1,024	\$1,064
% Change in Part A Deductible	4.4%	4.2%	3.2%	3.9%
Utilization Trend	11.0%	-11.5%	-2.3%	-0.2%
Composite Trend	15.9%	-7.8%	0.9%	3.7%

**Hospital Co-Payments.** Hospital Co-payments are paid for days 61 and after for long hospital stays.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Daily Coinsurance Amount	\$238	\$248	\$256	\$266
% Change in Daily Coinsurance	4.4%	4.2%	3.2%	3.9%
Utilization Trend	70.3%	-32.0%	26.2%	-0.1%
Composite Trend	77.7%	-29.2%	30.3%	3.8%

**Skilled Nursing.** Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Daily Coinsurance	\$119	\$124	\$128	\$133
% Change in Daily Coinsurance	4.4%	4.2%	3.2%	3.9%
Utilization/Length of Stay, days 21-100	-5.1%	-4.8%	24.7%	8.8%
Composite Trend	-1.0%	-0.8%	28.7%	13.0%

### Part B Coinsurance.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Fee Update	-1.8%	-0.8%	0.9%	1.9%
Utilization Trend	5.3%	-0.7%	2.0%	2.2%
Composite Trend	3.4%	-1.5%	2.9%	4.1%

The net increase in the cost for Part B services in 2008 was 0.9%. For 2009, we assume a net increase of 1.9%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2008 and 2009 are 2.0% and 2.2%, respectively.

**Part B Deductible.** For 2009 the Part B deductible is \$136, an increase of 0.7% over 2008. The projected Part B deductible trend is 2.0% for 2008 and 1.0% for 2009.

**Part B Excess.** Projected claim costs for 2008 and 2009 are \$0.15 and \$0.15, respectively.

**Prescription Drugs.** Our assumed composite trends for plans H, I, and J are 12.0% for 2008, and 5.6% for 2009.

**Foreign Care/ At-Home Care/ Preventive Care.** In aggregate, these benefits represent less than 0.3% of the total Rhode Island claim cost.



**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN A</b>	<u>Premium</u> a	<u>Premium Accumulated to 12/08</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/08</u> d	<u>Incurred Loss Ratio</u> d/b
<u>Prudential Experience</u>					
1992	\$4,586	\$11,994	\$649	\$1,697	14.2%
1993	\$18,768	\$46,308	\$6,096	\$15,041	32.5%
1994	\$33,985	\$79,108	\$21,361	\$49,723	62.9%
1995	\$44,501	\$97,723	\$31,034	\$68,150	69.7%
1996	\$71,925	\$149,005	\$62,125	\$128,704	86.4%
1997	\$85,292	\$166,695	\$77,767	\$151,989	91.2%
Total	\$259,056	\$550,835	\$199,032	\$415,305	75.4%
<u>United HealthCare Experience</u>					
1998	\$87,049	\$160,500	\$58,697	\$108,225	67.4%
1999	\$73,980	\$128,682	\$60,170	\$104,661	81.3%
2000	\$84,505	\$138,669	\$55,603	\$91,243	65.8%
2001	\$92,580	\$143,322	\$80,274	\$124,270	86.7%
2002	\$85,816	\$125,331	\$81,641	\$119,234	95.1%
2003	\$95,490	\$131,565	\$76,406	\$105,271	80.0%
2004	\$110,938	\$144,198	\$70,139	\$91,167	63.2%
2005	\$107,727	\$132,097	\$57,716	\$70,773	53.6%
2006	\$127,425	\$147,407	\$69,702	\$80,633	54.7%
2007	\$137,298	\$149,838	\$109,728	\$119,750	79.9%
2008	\$136,646	\$140,686	\$91,371	\$94,072	66.9%
Total	\$1,139,454	\$1,542,295	\$811,448	\$1,109,299	71.9%
<u>Expected Future Experience</u>					
2009	\$159,273	\$154,700	\$112,268	\$109,044	70.5%
2010	\$165,364	\$151,524	\$122,220	\$111,991	73.9%
2011	\$171,687	\$148,414	\$133,053	\$115,017	77.5%
2012	\$178,253	\$145,367	\$144,847	\$118,124	81.3%
2013	\$189,561	\$145,839	\$157,686	\$121,316	83.2%
2014	\$206,364	\$149,779	\$171,663	\$124,594	83.2%
2015	\$224,656	\$153,826	\$186,880	\$127,960	83.2%
2016	\$244,569	\$157,982	\$203,445	\$131,417	83.2%
2017	\$266,248	\$162,251	\$221,478	\$134,968	83.2%
2018	\$289,848	\$166,635	\$241,110	\$138,615	83.2%
Expected Future (2009-2018)	\$2,095,824	\$1,536,316	\$1,694,649	\$1,233,045	80.3%
Aggregate (1992-2018)	\$3,494,334	\$3,629,446	\$2,705,130	\$2,757,649	76.0%
<b>PLAN B</b>	<u>Premium</u> a	<u>Premium Accumulated to 12/08</u> b	<u>Incurred Claims</u> c	<u>Incurred Claims Accumulated to 12/08</u> d	<u>Incurred Loss Ratio</u> d/b
<u>Prudential Experience</u>					
1992	\$13,882	\$36,308	\$12,645	\$33,072	91.1%
1993	\$43,894	\$108,304	\$47,357	\$116,849	107.9%
1994	\$55,076	\$128,203	\$41,852	\$97,422	76.0%
1995	\$65,088	\$142,932	\$49,585	\$108,888	76.2%
1996	\$114,761	\$237,749	\$112,898	\$233,889	98.4%
1997	\$121,170	\$236,816	\$117,154	\$228,967	96.7%
Total	\$413,871	\$890,313	\$381,491	\$819,088	92.0%
<u>United HealthCare Experience</u>					
1998	\$75,797	\$139,754	\$73,717	\$135,919	97.3%
1999	\$64,254	\$111,765	\$65,770	\$114,402	102.4%
2000	\$57,975	\$95,135	\$52,527	\$86,195	90.6%
2001	\$53,825	\$83,326	\$40,655	\$62,938	75.5%
2002	\$51,283	\$74,897	\$36,132	\$52,770	70.5%
2003	\$59,263	\$81,651	\$47,074	\$64,858	79.4%
2004	\$84,427	\$109,738	\$78,500	\$102,035	93.0%
2005	\$97,285	\$119,293	\$94,385	\$115,738	97.0%
2006	\$115,760	\$133,913	\$94,312	\$109,102	81.5%
2007	\$128,686	\$140,440	\$115,846	\$126,427	90.0%
2008	\$140,356	\$144,505	\$102,592	\$105,625	73.1%
Total	\$928,911	\$1,234,417	\$801,511	\$1,076,007	87.2%
<u>Expected Future Experience</u>					
2009	\$155,700	\$151,229	\$124,413	\$120,841	79.9%
2010	\$169,501	\$155,315	\$135,441	\$124,106	79.9%
2011	\$184,526	\$159,512	\$147,447	\$127,459	79.9%
2012	\$200,882	\$163,822	\$160,517	\$130,903	79.9%
2013	\$218,689	\$168,248	\$174,745	\$134,440	79.9%
2014	\$238,073	\$172,794	\$190,234	\$138,072	79.9%
2015	\$259,176	\$177,462	\$207,097	\$141,803	79.9%
2016	\$282,149	\$182,257	\$225,454	\$145,634	79.9%
2017	\$307,159	\$187,182	\$245,438	\$149,569	79.9%
2018	\$334,385	\$192,239	\$267,194	\$153,610	79.9%
Expected Future (2009-2018)	\$2,350,241	\$1,710,060	\$1,877,980	\$1,366,438	79.9%
Aggregate (1992-2018)	\$3,693,022	\$3,834,790	\$3,060,983	\$3,261,533	85.1%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN C</b>	<u>Premium</u>	Premium Accumulated to 12/08	Incurred Claims	Incurred Claims Accumulated to 12/08	Incurred Loss Ratio
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$34,302	\$89,715	\$20,411	\$53,384	59.5%
1993	\$206,358	\$509,169	\$145,847	\$359,864	70.7%
1994	\$556,968	\$1,296,478	\$474,393	\$1,104,266	85.2%
1995	\$877,037	\$1,925,959	\$875,407	\$1,922,381	99.8%
1996	\$1,518,727	\$3,146,321	\$1,437,272	\$2,977,571	94.6%
1997	\$1,625,144	\$3,176,211	\$1,405,006	\$2,745,969	86.5%
Total	\$4,818,536	\$10,143,854	\$4,358,337	\$9,163,435	90.3%
<u>United HealthCare Experience</u>					
1998	\$1,406,557	\$2,593,397	\$1,159,394	\$2,137,679	82.4%
1999	\$1,297,098	\$2,256,205	\$994,276	\$1,729,468	76.7%
2000	\$1,497,399	\$2,457,182	\$1,253,679	\$2,057,247	83.7%
2001	\$1,677,138	\$2,596,347	\$1,430,682	\$2,214,813	85.3%
2002	\$1,718,027	\$2,509,101	\$1,605,640	\$2,344,965	93.5%
2003	\$1,958,418	\$2,698,283	\$1,686,022	\$2,322,980	86.1%
2004	\$2,131,173	\$2,770,098	\$1,700,949	\$2,210,893	79.8%
2005	\$2,190,847	\$2,686,473	\$1,824,689	\$2,237,481	83.3%
2006	\$2,382,490	\$2,756,105	\$2,203,536	\$2,549,088	92.5%
2007	\$2,527,368	\$2,758,209	\$2,113,502	\$2,306,543	83.6%
2008	\$2,641,786	\$2,719,885	\$2,164,609	\$2,228,601	81.9%
Total	\$21,428,300	\$28,801,285	\$18,136,977	\$24,339,756	84.5%
<u>Expected Future Experience</u>					
2009	\$2,677,115	\$2,600,244	\$2,270,976	\$2,205,766	84.8%
2010	\$2,914,415	\$2,670,500	\$2,472,275	\$2,265,364	84.8%
2011	\$3,172,748	\$2,742,654	\$2,691,417	\$2,326,571	84.8%
2012	\$3,453,981	\$2,816,757	\$2,929,984	\$2,389,433	84.8%
2013	\$3,760,141	\$2,892,863	\$3,189,698	\$2,453,992	84.8%
2014	\$4,093,440	\$2,971,024	\$3,472,433	\$2,520,296	84.8%
2015	\$4,456,283	\$3,051,298	\$3,780,230	\$2,588,392	84.8%
2016	\$4,851,288	\$3,133,741	\$4,115,309	\$2,658,327	84.8%
2017	\$5,281,306	\$3,218,411	\$4,480,090	\$2,730,152	84.8%
2018	\$5,749,441	\$3,305,369	\$4,877,205	\$2,803,918	84.8%
Expected Future (2009-2018)	\$40,410,158	\$29,402,859	\$34,279,617	\$24,942,213	84.8%
Aggregate (1992-2018)	\$66,656,995	\$68,347,999	\$56,774,931	\$58,445,404	85.5%
<b>PLAN D</b>	<u>Premium</u>	Premium Accumulated to 12/08	Incurred Claims	Incurred Claims Accumulated to 12/08	Incurred Loss Ratio
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$4,668	\$12,209	\$7,787	\$20,367	166.8%
1993	\$16,486	\$40,678	\$11,920	\$29,411	72.3%
1994	\$25,101	\$58,429	\$10,537	\$24,528	42.0%
1995	\$28,257	\$62,052	\$20,936	\$45,976	74.1%
1996	\$52,707	\$109,192	\$47,171	\$97,723	89.5%
1997	\$55,208	\$107,899	\$44,461	\$86,895	80.5%
Total	\$182,427	\$390,459	\$142,812	\$304,899	78.1%
<u>United HealthCare Experience</u>					
1998	\$63,294	\$116,701	\$43,853	\$80,856	69.3%
1999	\$66,628	\$115,894	\$43,299	\$75,315	65.0%
2000	\$78,706	\$129,154	\$74,032	\$121,485	94.1%
2001	\$81,144	\$125,618	\$55,059	\$85,236	67.9%
2002	\$73,152	\$106,836	\$49,209	\$71,868	67.3%
2003	\$82,435	\$113,578	\$59,414	\$81,860	72.1%
2004	\$88,511	\$115,046	\$69,160	\$89,894	78.1%
2005	\$91,957	\$112,759	\$84,913	\$104,123	92.3%
2006	\$94,341	\$109,136	\$68,022	\$78,689	72.1%
2007	\$97,357	\$106,250	\$98,500	\$107,496	101.2%
2008	\$104,439	\$107,527	\$79,954	\$82,318	76.6%
Total	\$921,964	\$1,258,498	\$725,416	\$979,140	77.8%
<u>Expected Future Experience</u>					
2009	\$116,563	\$113,216	\$97,547	\$94,746	83.7%
2010	\$126,895	\$116,275	\$106,194	\$97,306	83.7%
2011	\$138,143	\$119,416	\$115,607	\$99,935	83.7%
2012	\$150,388	\$122,643	\$125,854	\$102,635	83.7%
2013	\$163,718	\$125,957	\$137,010	\$105,408	83.7%
2014	\$178,230	\$129,360	\$149,154	\$108,256	83.7%
2015	\$194,029	\$132,855	\$162,375	\$111,181	83.7%
2016	\$211,227	\$136,445	\$176,768	\$114,185	83.7%
2017	\$229,951	\$140,131	\$192,437	\$117,270	83.7%
2018	\$250,333	\$143,917	\$209,495	\$120,439	83.7%
Expected Future (2009-2018)	\$1,759,477	\$1,280,214	\$1,472,440	\$1,071,363	83.7%
Aggregate (1992-2018)	\$2,863,868	\$2,929,171	\$2,340,669	\$2,355,403	80.4%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
**(Years 1997 and Prior are Prudential's Experience)**

<b>PLAN E</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/08</b>		<b>to 12/08</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$3,056	\$7,993	\$1,205	\$3,152	39.4%
1993	\$11,730	\$28,943	\$9,503	\$23,448	81.0%
1994	\$18,452	\$42,952	\$18,101	\$42,135	98.1%
1995	\$17,107	\$37,567	\$17,187	\$37,742	100.5%
1996	\$28,979	\$60,035	\$16,811	\$34,827	58.0%
1997	\$38,667	\$75,571	\$36,316	\$70,977	93.9%
Total	\$117,991	\$253,060	\$99,123	\$212,279	83.9%
<u>United HealthCare Experience</u>					
1998	\$152,240	\$280,699	\$139,773	\$257,712	91.8%
1999	\$175,537	\$305,334	\$136,937	\$238,192	78.0%
2000	\$172,433	\$282,957	\$122,294	\$200,680	70.9%
2001	\$165,790	\$256,657	\$116,184	\$179,862	70.1%
2002	\$144,016	\$210,328	\$99,693	\$145,597	69.2%
2003	\$160,650	\$221,342	\$165,589	\$228,147	103.1%
2004	\$168,807	\$219,415	\$151,740	\$197,231	89.9%
2005	\$153,136	\$187,780	\$168,470	\$206,582	110.0%
2006	\$154,153	\$178,327	\$123,167	\$142,481	79.9%
2007	\$154,920	\$169,070	\$115,096	\$125,608	74.3%
2008	\$151,645	\$156,128	\$121,178	\$124,760	79.9%
Total	\$1,753,328	\$2,468,037	\$1,460,120	\$2,046,854	82.9%
<u>Expected Future Experience</u>					
2009	\$146,707	\$142,494	\$122,780	\$119,255	83.7%
2010	\$159,711	\$146,345	\$133,664	\$122,477	83.7%
2011	\$173,868	\$150,299	\$145,512	\$125,786	83.7%
2012	\$189,280	\$154,359	\$158,410	\$129,185	83.7%
2013	\$206,057	\$158,530	\$172,451	\$132,675	83.7%
2014	\$224,322	\$162,813	\$187,737	\$136,260	83.7%
2015	\$244,206	\$167,212	\$204,378	\$139,942	83.7%
2016	\$265,853	\$171,730	\$222,494	\$143,723	83.7%
2017	\$289,418	\$176,370	\$242,216	\$147,606	83.7%
2018	\$315,072	\$181,136	\$263,686	\$151,594	83.7%
Expected Future (2009-2018)	\$2,214,494	\$1,611,289	\$1,853,329	\$1,348,502	83.7%
Aggregate (1992-2018)	\$4,085,812	\$4,332,386	\$3,412,572	\$3,607,635	83.3%

<b>PLAN F</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/08</b>		<b>to 12/08</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$137,231	\$358,921	\$97,087	\$253,926	70.7%
1993	\$460,161	\$1,135,405	\$407,993	\$1,006,685	88.7%
1994	\$840,714	\$1,956,966	\$807,216	\$1,878,992	96.0%
1995	\$1,033,647	\$2,269,872	\$1,149,111	\$2,523,430	111.2%
1996	\$1,458,312	\$3,021,160	\$1,301,514	\$2,696,324	89.2%
1997	\$1,496,356	\$2,924,506	\$1,276,809	\$2,495,419	85.3%
Total	\$5,426,421	\$11,666,830	\$5,039,731	\$10,854,777	93.0%
<u>United HealthCare Experience</u>					
1998	\$1,288,551	\$2,375,819	\$1,048,384	\$1,933,000	81.4%
1999	\$1,270,601	\$2,210,115	\$918,928	\$1,598,406	72.3%
2000	\$1,302,249	\$2,136,948	\$1,089,983	\$1,788,626	83.7%
2001	\$1,350,987	\$2,091,439	\$1,124,758	\$1,741,217	83.3%
2002	\$1,390,312	\$2,030,487	\$1,120,395	\$1,636,286	80.6%
2003	\$1,561,365	\$2,151,230	\$1,334,266	\$1,838,335	85.5%
2004	\$1,803,165	\$2,343,753	\$1,514,924	\$1,969,098	84.0%
2005	\$2,023,135	\$2,480,821	\$1,641,786	\$2,013,201	81.2%
2006	\$2,456,173	\$2,841,343	\$1,969,828	\$2,278,730	80.2%
2007	\$3,002,169	\$3,276,377	\$2,331,779	\$2,544,756	77.7%
2008	\$3,473,756	\$3,576,450	\$2,877,985	\$2,963,067	82.8%
Total	\$20,922,463	\$27,514,783	\$16,973,014	\$22,304,721	81.1%
<u>Expected Future Experience</u>					
2009	\$4,081,825	\$3,964,619	\$3,444,851	\$3,345,935	84.4%
2010	\$4,443,638	\$4,071,738	\$3,750,202	\$3,436,338	84.4%
2011	\$4,837,522	\$4,181,752	\$4,082,620	\$3,529,184	84.4%
2012	\$5,266,320	\$4,294,738	\$4,444,504	\$3,624,539	84.4%
2013	\$5,733,127	\$4,410,777	\$4,838,464	\$3,722,470	84.4%
2014	\$6,241,311	\$4,529,952	\$5,267,346	\$3,823,046	84.4%
2015	\$6,794,541	\$4,652,346	\$5,734,243	\$3,926,341	84.4%
2016	\$7,396,809	\$4,778,047	\$6,242,527	\$4,032,426	84.4%
2017	\$8,052,462	\$4,907,144	\$6,795,864	\$4,141,378	84.4%
2018	\$8,766,232	\$5,039,730	\$7,398,250	\$4,253,273	84.4%
Expected Future (2009-2018)	\$61,613,787	\$44,830,844	\$51,998,871	\$37,834,930	84.4%
Aggregate (1992-2018)	\$87,962,672	\$84,012,457	\$74,011,616	\$70,994,428	84.5%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN G</b>	<u>Premium</u> a	Premium Accumulated to 12/08 b	Incurred Claims c	Incurred Claims Accumulated to 12/08 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$6,680	\$17,471	\$6,074	\$15,886	90.9%
1993	\$31,104	\$76,746	\$29,970	\$73,948	96.4%
1994	\$47,932	\$111,573	\$54,573	\$127,032	113.9%
1995	\$51,196	\$112,426	\$29,266	\$64,268	57.2%
1996	\$78,192	\$161,988	\$55,485	\$114,948	71.0%
1997	\$87,038	\$170,109	\$68,113	\$133,121	78.3%
Total	\$302,142	\$650,314	\$243,482	\$529,204	81.4%
<u>United HealthCare Experience</u>					
1998	\$87,467	\$161,271	\$64,763	\$119,409	74.0%
1999	\$98,950	\$172,116	\$61,081	\$106,245	61.7%
2000	\$98,608	\$161,812	\$71,538	\$117,392	72.5%
2001	\$109,848	\$170,054	\$78,179	\$121,027	71.2%
2002	\$120,094	\$175,392	\$146,985	\$214,666	122.4%
2003	\$131,916	\$181,752	\$112,286	\$154,707	85.1%
2004	\$158,783	\$206,386	\$143,182	\$186,108	90.2%
2005	\$162,223	\$198,922	\$113,562	\$139,253	70.0%
2006	\$186,866	\$216,170	\$143,868	\$166,429	77.0%
2007	\$177,571	\$193,789	\$142,097	\$155,076	80.0%
2008	\$169,597	\$174,611	\$137,930	\$142,008	81.3%
Total	\$1,501,922	\$2,012,275	\$1,215,472	\$1,622,319	80.6%
<u>Expected Future Experience</u>					
2009	\$167,674	\$162,859	\$139,519	\$135,513	83.2%
2010	\$182,536	\$167,259	\$151,886	\$139,175	83.2%
2011	\$198,716	\$171,778	\$165,349	\$142,935	83.2%
2012	\$216,330	\$176,420	\$180,006	\$146,797	83.2%
2013	\$235,506	\$181,186	\$195,962	\$150,763	83.2%
2014	\$256,381	\$186,082	\$213,332	\$154,837	83.2%
2015	\$279,107	\$191,110	\$232,242	\$159,020	83.2%
2016	\$303,847	\$196,273	\$252,827	\$163,317	83.2%
2017	\$330,780	\$201,576	\$275,238	\$167,729	83.2%
2018	\$360,100	\$207,023	\$299,635	\$172,261	83.2%
Expected Future (2009-2018)	\$2,530,977	\$1,841,566	\$2,105,997	\$1,532,346	83.2%
Aggregate (1992-2018)	\$4,335,042	\$4,504,154	\$3,564,950	\$3,683,868	81.8%

<b>PLAN H</b>	<u>Premium</u> a	Premium Accumulated to 12/08 b	Incurred Claims c	Incurred Claims Accumulated to 12/08 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$9,102	\$23,806	\$3,520	\$9,206	38.7%
1993	\$41,344	\$102,013	\$26,041	\$64,254	63.0%
1994	\$57,378	\$133,561	\$47,096	\$109,626	82.1%
1995	\$77,319	\$169,791	\$71,295	\$156,562	92.2%
1996	\$96,132	\$199,154	\$99,648	\$206,439	103.7%
1997	\$88,407	\$172,785	\$71,935	\$140,591	81.4%
Total	\$369,682	\$801,110	\$319,534	\$686,678	85.7%
<u>United HealthCare Experience</u>					
1998	\$73,061	\$134,709	\$63,330	\$116,767	86.7%
1999	\$63,715	\$110,828	\$74,619	\$129,794	117.1%
2000	\$68,997	\$113,223	\$50,813	\$83,383	73.6%
2001	\$79,037	\$122,355	\$84,017	\$130,065	106.3%
2002	\$84,636	\$123,606	\$120,770	\$176,379	142.7%
2003	\$85,786	\$118,195	\$100,140	\$137,971	116.7%
2004	\$87,487	\$113,716	\$83,616	\$108,684	95.6%
2005	\$98,709	\$121,040	\$106,258	\$130,297	107.6%
2006	\$59,973	\$69,378	\$47,149	\$54,542	78.6%
2007	\$56,320	\$61,464	\$45,593	\$49,758	81.0%
2008	\$53,389	\$54,967	\$34,161	\$35,171	64.0%
Total	\$811,110	\$1,143,480	\$810,465	\$1,152,810	100.8%
<u>Expected Future Experience</u>					
2009	\$53,751	\$52,208	\$40,688	\$39,520	75.7%
2010	\$57,183	\$52,397	\$43,623	\$39,972	76.3%
2011	\$61,409	\$53,085	\$46,837	\$40,488	76.3%
2012	\$66,034	\$53,851	\$50,354	\$41,064	76.3%
2013	\$71,092	\$54,694	\$54,201	\$41,699	76.2%
2014	\$76,620	\$55,611	\$58,406	\$42,391	76.2%
2015	\$82,660	\$56,599	\$63,000	\$43,137	76.2%
2016	\$89,256	\$57,656	\$68,018	\$43,937	76.2%
2017	\$96,458	\$58,781	\$73,497	\$44,789	76.2%
2018	\$104,318	\$59,972	\$79,476	\$45,691	76.2%
Expected Future (2009-2018)	\$758,780	\$554,854	\$578,100	\$422,689	76.2%
Aggregate (1992-2018)	\$1,939,572	\$2,499,445	\$1,708,099	\$2,262,177	90.5%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN I</b>	<u>Premium</u>	Premium Accumulated to 12/08	Incurred Claims	Incurred Claims Accumulated to 12/08	Incurred Loss Ratio
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$20,040	\$52,414	\$16,443	\$43,006	82.1%
1993	\$130,379	\$321,698	\$76,336	\$188,352	58.5%
1994	\$211,238	\$491,708	\$170,935	\$397,893	80.9%
1995	\$258,270	\$567,157	\$272,214	\$597,777	105.4%
1996	\$367,429	\$761,197	\$310,640	\$643,547	84.5%
1997	\$381,479	\$745,569	\$295,100	\$576,749	77.4%
Total	\$1,368,835	\$2,939,742	\$1,141,668	\$2,447,324	83.2%
<u>United HealthCare Experience</u>					
1998	\$343,049	\$632,510	\$264,613	\$487,892	77.1%
1999	\$334,024	\$581,010	\$246,620	\$428,977	73.8%
2000	\$382,125	\$627,054	\$284,485	\$466,831	74.4%
2001	\$412,824	\$639,086	\$340,258	\$526,747	82.4%
2002	\$446,329	\$651,843	\$354,561	\$517,820	79.4%
2003	\$480,676	\$662,270	\$372,477	\$513,194	77.5%
2004	\$547,415	\$711,530	\$472,067	\$613,592	86.2%
2005	\$614,920	\$754,031	\$470,569	\$577,023	76.5%
2006	\$462,783	\$535,356	\$364,468	\$421,623	78.8%
2007	\$436,929	\$476,837	\$279,336	\$304,850	63.9%
2008	\$415,175	\$427,449	\$294,290	\$302,990	70.9%
Total	\$4,876,250	\$6,698,975	\$3,743,744	\$5,161,539	77.0%
<u>Expected Future Experience</u>					
2009	\$406,602	\$394,927	\$306,248	\$297,454	75.3%
2010	\$427,663	\$391,870	\$327,064	\$299,691	76.5%
2011	\$457,599	\$395,568	\$349,902	\$302,470	76.5%
2012	\$490,413	\$399,937	\$374,938	\$305,765	76.5%
2013	\$526,352	\$404,949	\$402,359	\$309,555	76.4%
2014	\$565,688	\$410,577	\$432,374	\$313,818	76.4%
2015	\$608,715	\$416,798	\$465,208	\$318,537	76.4%
2016	\$655,755	\$423,592	\$501,106	\$323,695	76.4%
2017	\$707,159	\$430,940	\$540,336	\$329,279	76.4%
2018	\$763,307	\$438,827	\$583,188	\$335,276	76.4%
Expected Future (2009-2018)	\$5,609,252	\$4,107,985	\$4,282,723	\$3,135,540	76.3%
Aggregate (1992-2018)	\$11,854,337	\$13,746,702	\$9,168,135	\$10,744,403	78.2%

<b>PLAN J</b>	<u>Premium</u>	Premium Accumulated to 12/08	Incurred Claims	Incurred Claims Accumulated to 12/08	Incurred Loss Ratio
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$16,406	\$42,909	\$7,937	\$20,759	48.4%
1993	\$129,675	\$319,961	\$92,184	\$227,456	71.1%
1994	\$290,493	\$676,193	\$257,563	\$599,542	88.7%
1995	\$412,634	\$906,138	\$391,918	\$860,646	95.0%
1996	\$608,561	\$1,260,746	\$493,889	\$1,023,181	81.2%
1997	\$632,485	\$1,236,139	\$518,360	\$1,013,092	82.0%
Total	\$2,090,254	\$4,442,086	\$1,761,851	\$3,744,674	84.3%
<u>United HealthCare Experience</u>					
1998	\$655,366	\$1,208,358	\$573,698	\$1,057,780	87.5%
1999	\$713,473	\$1,241,033	\$749,945	\$1,304,473	105.1%
2000	\$819,084	\$1,344,090	\$740,779	\$1,215,594	90.4%
2001	\$963,284	\$1,491,242	\$882,024	\$1,365,445	91.6%
2002	\$1,144,085	\$1,670,884	\$896,030	\$1,308,611	78.3%
2003	\$1,320,234	\$1,819,002	\$1,171,645	\$1,614,278	88.7%
2004	\$1,544,345	\$2,007,339	\$1,356,583	\$1,763,285	87.8%
2005	\$1,789,083	\$2,193,820	\$1,556,635	\$1,908,786	87.0%
2006	\$1,353,582	\$1,565,847	\$1,133,338	\$1,311,065	83.7%
2007	\$1,422,768	\$1,552,719	\$1,132,066	\$1,235,465	79.6%
2008	\$1,563,330	\$1,609,547	\$1,249,917	\$1,286,868	80.0%
Total	\$13,288,635	\$17,703,882	\$11,442,659	\$15,371,650	86.8%
<u>Expected Future Experience</u>					
2009	\$1,740,393	\$1,690,419	\$1,436,899	\$1,395,640	82.6%
2010	\$1,860,167	\$1,704,484	\$1,534,660	\$1,406,221	82.5%
2011	\$1,991,523	\$1,721,554	\$1,641,916	\$1,419,340	82.4%
2012	\$2,135,461	\$1,741,491	\$1,759,485	\$1,434,878	82.4%
2013	\$2,293,071	\$1,764,172	\$1,888,258	\$1,452,730	82.3%
2014	\$2,465,538	\$1,789,490	\$2,029,207	\$1,472,801	82.3%
2015	\$2,654,154	\$1,817,348	\$2,183,389	\$1,495,007	82.3%
2016	\$2,860,328	\$1,847,659	\$2,351,958	\$1,519,272	82.2%
2017	\$3,085,591	\$1,880,349	\$2,536,167	\$1,545,532	82.2%
2018	\$3,331,614	\$1,915,353	\$2,737,385	\$1,573,730	82.2%
Expected Future (2009-2018)	\$24,417,839	\$17,872,320	\$20,099,325	\$14,715,150	82.3%
Aggregate (1992-2018)	\$39,796,727	\$40,018,288	\$33,303,835	\$33,831,475	84.5%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
**(Years 1997 and Prior are Prudential's Experience)**

<b>PLAN K</b>	<u>Premium</u>	<u>Premium Accumulated to 12/08</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/08</u>	<u>Incurred Loss Ratio d/b</u>
	a	b	c	d	
<u>United HealthCare Experience</u>					
2006	\$1,382	\$1,598	\$1,321	\$1,528	95.6%
2007	\$9,163	\$10,000	\$3,525	\$3,847	38.5%
2008	\$8,777	\$9,037	\$6,556	\$6,749	74.7%
Total	\$19,322	\$20,635	\$11,402	\$12,124	58.8%
<u>Expected Future Experience</u>					
2009	\$16,961	\$16,474	\$13,071	\$12,696	77.1%
2010	\$18,465	\$16,919	\$14,229	\$13,039	77.1%
2011	\$20,101	\$17,377	\$15,491	\$13,391	77.1%
2012	\$21,883	\$17,846	\$16,864	\$13,753	77.1%
2013	\$23,823	\$18,328	\$18,359	\$14,124	77.1%
2014	\$25,935	\$18,823	\$19,986	\$14,506	77.1%
2015	\$28,233	\$19,332	\$21,758	\$14,898	77.1%
2016	\$30,736	\$19,854	\$23,686	\$15,300	77.1%
2017	\$33,461	\$20,391	\$25,786	\$15,714	77.1%
2018	\$36,427	\$20,942	\$28,071	\$16,138	77.1%
Expected Future (2009-2018)	\$256,025	\$186,287	\$197,300	\$143,557	77.1%
Aggregate (2006-2018)	\$275,347	\$206,922	\$208,701	\$155,682	75.2%
<b>PLAN L</b>	<u>Premium</u>	<u>Premium Accumulated to 12/08</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/08</u>	<u>Incurred Loss Ratio d/b</u>
	a	b	c	d	
<u>United HealthCare Experience</u>					
2006	5,172	\$5,983	\$1,767	\$2,044	34.2%
2007	16,357	\$17,851	\$13,243	\$14,452	81.0%
2008	23,276	\$23,965	\$16,239	\$16,719	69.8%
Total	\$44,806	\$47,799	\$31,249	\$33,215	69.5%
<u>Expected Future Experience</u>					
2009	\$41,239	\$40,055	\$32,648	\$31,711	79.2%
2010	\$44,895	\$41,138	\$35,542	\$32,567	79.2%
2011	\$48,874	\$42,249	\$38,692	\$33,447	79.2%
2012	\$53,207	\$43,391	\$42,122	\$34,351	79.2%
2013	\$57,923	\$44,563	\$45,856	\$35,279	79.2%
2014	\$63,057	\$45,767	\$49,920	\$36,232	79.2%
2015	\$68,646	\$47,003	\$54,345	\$37,211	79.2%
2016	\$74,731	\$48,273	\$59,163	\$38,217	79.2%
2017	\$81,355	\$49,578	\$64,407	\$39,249	79.2%
2018	\$88,567	\$50,917	\$70,116	\$40,310	79.2%
Expected Future (2009-2018)	\$622,495	\$452,934	\$492,811	\$358,575	79.2%
Aggregate (2006-2018)	\$667,301	\$500,733	\$524,060	\$391,790	78.2%

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
**(Years 1997 and Prior are Prudential's Experience)**

<b>UHC SELECT PLAN C</b>	<u>Premium</u>	Premium Accumulated <u>to 12/08</u>	Incurred <u>Claims</u>	Incurred Claims Accumulated <u>to 12/08</u>	Incurred <u>Loss Ratio</u>
	a	b	c	d	d/b
<u>Expected Future Experience</u>					
2009	\$7,043	\$6,841	\$6,173	\$5,995	87.6%
2010	\$7,667	\$7,025	\$6,720	\$6,157	87.6%
2011	\$8,347	\$7,215	\$7,316	\$6,324	87.6%
2012	\$9,087	\$7,410	\$7,964	\$6,495	87.6%
2013	\$9,892	\$7,610	\$8,670	\$6,670	87.6%
2014	\$10,769	\$7,816	\$9,438	\$6,850	87.6%
2015	\$11,723	\$8,027	\$10,275	\$7,035	87.6%
2016	\$12,762	\$8,244	\$11,186	\$7,226	87.6%
2017	\$13,894	\$8,467	\$12,177	\$7,421	87.6%
2018	\$15,125	\$8,696	\$13,257	\$7,621	87.6%
Expected Future (2009-2018)	\$106,309	\$77,351	\$93,175	\$67,795	87.6%
<b>TOTAL STANDARDIZED</b>	<u>Premium</u>	Premium Accumulated <u>to 12/08</u>	Incurred <u>Claims</u>	Incurred Claims Accumulated <u>to 12/08</u>	Incurred <u>Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$653,740	\$173,758	\$454,456	69.5%
1993	\$1,089,899	\$2,689,225	\$853,247	\$2,105,308	78.3%
1994	\$2,137,337	\$4,975,171	\$1,903,629	\$4,431,159	89.1%
1995	\$2,865,056	\$6,291,617	\$2,907,954	\$6,385,820	101.5%
1996	\$4,395,724	\$9,106,548	\$3,937,452	\$8,157,152	89.6%
1997	\$4,611,245	\$9,012,301	\$3,911,020	\$7,643,768	84.8%
Total	\$15,349,215	\$32,728,603	\$13,687,059	\$29,177,663	89.2%
<u>United HealthCare Experience</u>					
1998	\$4,232,432	\$7,803,719	\$3,490,221	\$6,435,237	82.5%
1999	\$4,158,259	\$7,232,980	\$3,351,644	\$5,829,933	80.6%
2000	\$4,562,080	\$7,486,223	\$3,795,735	\$6,228,675	83.2%
2001	\$4,986,458	\$7,719,446	\$4,232,088	\$6,551,620	84.9%
2002	\$5,257,750	\$7,678,706	\$4,511,057	\$6,588,195	85.8%
2003	\$5,936,233	\$8,178,868	\$5,125,318	\$7,061,600	86.3%
2004	\$6,725,051	\$8,741,218	\$5,640,860	\$7,331,987	83.9%
2005	\$7,329,022	\$8,987,037	\$6,118,983	\$7,503,257	83.5%
2006	\$7,400,101	\$8,560,562	\$6,220,478	\$7,195,955	84.1%
2007	\$8,166,905	\$8,912,844	\$6,500,311	\$7,094,029	79.6%
2008	\$8,882,173	\$9,144,757	\$7,176,781	\$7,388,948	80.8%
Total	\$67,636,465	\$90,446,362	\$56,163,477	\$75,209,436	83.2%
<u>Expected Future Experience</u>					
2009	\$9,770,847	\$9,490,286	\$8,148,081	\$7,914,116	83.4%
2010	\$10,578,099	\$9,692,790	\$8,833,721	\$8,094,404	83.5%
2011	\$11,465,065	\$9,910,871	\$9,581,160	\$8,282,347	83.6%
2012	\$12,431,518	\$10,138,032	\$10,395,848	\$8,477,922	83.6%
2013	\$13,488,951	\$10,377,716	\$11,283,719	\$8,681,122	83.7%
2014	\$14,645,728	\$10,629,888	\$12,251,232	\$8,891,960	83.7%
2015	\$15,906,129	\$10,891,216	\$13,305,420	\$9,110,463	83.6%
2016	\$17,279,311	\$11,161,754	\$14,453,941	\$9,336,676	83.6%
2017	\$18,775,241	\$11,441,571	\$15,705,131	\$9,570,656	83.6%
2018	\$20,404,769	\$11,730,755	\$17,068,067	\$9,812,476	83.6%
Expected Future (2009-2018)	\$144,745,659	\$105,464,880	\$121,026,320	\$88,172,142	83.6%

*Assumption: Interest rate is 6%.*

**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan A</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	95,490	95,490	78,039	76,406	15,374	81.7%	80.0%
2004	110,938	110,938	68,732	70,139	16,419	62.0%	63.2%
2005	107,727	107,727	60,298	57,716	16,047	56.0%	53.6%
2006	127,425	127,425	60,051	69,702	20,055	47.1%	54.7%
2007	137,298	137,298	109,888	109,728	20,336	80.0%	79.9%

<b>Plan B</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
	59,263	59,263	48,111	47,074	9,541	81.2%	79.4%
2004	84,427	84,427	73,443	78,500	12,495	87.0%	93.0%
2005	97,285	97,285	91,333	94,385	14,491	93.9%	97.0%
2006	115,760	115,760	90,972	94,312	18,219	78.6%	81.5%
2007	128,686	128,686	111,622	115,846	19,060	86.7%	90.0%

<b>Plan C</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	1,958,418	1,958,418	1,756,223	1,686,022	315,305	89.7%	86.1%
2004	2,131,173	2,131,173	1,709,807	1,700,949	315,414	80.2%	79.8%
2005	2,190,847	2,190,847	1,778,201	1,824,689	326,342	81.2%	83.3%
2006	2,382,490	2,382,490	2,104,498	2,203,536	374,972	88.3%	92.5%
2007	2,527,368	2,527,368	2,160,127	2,113,502	374,338	85.5%	83.6%



**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan D</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	82,435	82,435	50,946	59,414	13,272	61.8%	72.1%
2004	88,511	88,511	73,719	69,160	13,100	83.3%	78.1%
2005	91,957	91,957	77,995	84,913	13,698	84.8%	92.3%
2006	94,341	94,341	79,667	68,022	14,848	84.4%	72.1%
2007	97,357	97,357	88,860	98,500	14,420	91.3%	101.2%

<b>Plan E</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	160,650	160,650	127,899	165,589	25,865	79.6%	103.1%
2004	168,807	168,807	185,497	151,740	24,983	109.9%	89.9%
2005	153,136	153,136	150,350	168,470	22,811	98.2%	110.0%
2006	154,153	154,153	144,817	123,167	24,262	93.9%	79.9%
2007	154,920	154,920	108,870	115,096	22,946	70.3%	74.3%

<b>Plan F</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	1,561,365	1,561,365	1,315,581	1,334,266	251,380	84.3%	85.5%
2004	1,803,165	1,803,165	1,490,183	1,514,924	266,868	82.6%	84.0%
2005	2,023,135	2,023,135	1,616,323	1,641,786	301,360	79.9%	81.2%
2006	2,456,173	2,456,173	1,856,324	1,969,828	386,568	75.6%	80.2%
2007	3,002,169	3,002,169	2,333,556	2,331,779	444,662	77.7%	77.7%

**Rhode Island Standardized**  
**Paid and Incurred Experience**  
*(Most recent 5 years shown)*

<b>Plan G</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	131,916	131,916	132,892	112,286	21,238	100.7%	85.1%
2004	158,783	158,783	134,832	143,182	23,500	84.9%	90.2%
2005	162,223	162,223	126,554	113,562	24,164	78.0%	70.0%
2006	186,866	186,866	131,701	143,868	29,410	70.5%	77.0%
2007	177,571	177,571	140,331	142,097	26,301	79.0%	80.0%

<b>Plan H</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	85,786	85,786	111,765	100,140	13,812	130.3%	116.7%
2004	87,487	87,487	84,146	83,616	12,948	96.2%	95.6%
2005	98,709	98,709	109,309	106,258	14,703	110.7%	107.6%
2006	59,973	59,973	41,023	47,149	9,439	68.4%	78.6%
2007	56,320	56,320	51,903	45,593	8,342	92.2%	81.0%

<b>Plan I</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	480,676	480,676	385,144	372,477	77,389	80.1%	77.5%
2004	547,415	547,415	455,199	472,067	81,017	83.2%	86.2%
2005	614,920	614,920	479,766	470,569	91,597	78.0%	76.5%
2006	462,783	462,783	352,170	364,468	72,836	76.1%	78.8%
2007	436,929	436,929	282,827	279,336	64,715	64.7%	63.9%

**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan J</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	1,320,234	1,320,234	1,152,009	1,171,645	212,558	87.3%	88.7%
2004	1,544,345	1,544,345	1,317,072	1,356,583	228,563	85.3%	87.8%
2005	1,789,083	1,789,083	1,567,568	1,556,635	266,496	87.6%	87.0%
2006	1,353,582	1,353,582	1,122,614	1,133,338	213,035	82.9%	83.7%
2007	1,422,768	1,422,768	1,124,438	1,132,066	210,731	79.0%	79.6%

<b>Plan K</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2006	1,382	1,382	483	1,321	217	34.9%	95.6%
2007	9,163	9,163	3,437	3,525	1,357	37.5%	38.5%

<b>Plan L</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2006	5,172	5,172	1,352	1,767	814	26.1%	34.2%
2007	16,357	16,357	9,752	13,243	2,423	59.6%	81.0%

<b>Total Standardized</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	5,936,233	5,936,233	5,158,609	5,125,318	955,734	86.9%	86.3%
2004	6,725,051	6,725,051	5,592,631	5,640,860	995,308	83.2%	83.9%
2005	7,329,022	7,329,022	6,057,697	6,118,983	1,091,708	82.7%	83.5%
2006	7,400,101	7,400,101	5,985,670	6,220,478	1,164,675	80.9%	84.1%
2007	8,166,905	8,166,905	6,525,610	6,500,311	1,209,630	79.9%	79.6%

**2009 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan</u>	<u>Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$122.75
HW/IW/AW/BW (without drugs)	\$122.50
WA/WC	\$31.00
WB/WD	\$5.00
SB/SC	\$122.50
SD/SE	\$31.00
SF/SG (with drugs)	\$552.00
SF/SG (without drugs)	\$194.25
WK	\$70.75
WL	\$100.75

*\* Tier Rating Factor will be applied to rate if applied when the plan was issued.*

*\*\*These rates will become effective in concurrence with the filed Standardized rate increases.*

**2009 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan</u>	<u>Tier I Monthly Rate*</u>	<u>Tier II Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$135.02	\$184.12
HW/IW/AW/BW (without drugs)	\$134.75	\$183.75
WA/WC	\$34.10	\$46.50
WB/WD	\$5.50	\$7.50
SB/SC	\$134.75	
SD/SE	\$34.10	
SF/SG (with drugs)	\$607.20	
SF/SG (without drugs)	\$213.67	
WK	\$77.82	\$106.12
WL	\$110.82	\$151.12
K	\$77.82	\$106.12
L	\$110.82	\$151.12
Select C	\$138.05	\$188.25

*\*Plans HW/IW/AW/BW, WA, B, WK, and WL are Wisconsin issued plans.*

*\*Plans SB/SC, SD/SE, and SF/SG are Minnesota issued plans.*

UNITED HEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

(Page 1 of 2)

FOR

**RHODE ISLAND**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

MSC 1566, MSC 1969

**Proposed 2009 Monthly Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2008 Monthly <u>Base Rate</u>	Diff. <u>(%)</u>
A	\$102.50	\$112.75	\$153.75	\$102.50	0.0%
B	\$143.75	\$158.12	\$215.62	\$139.50	3.0%
C	\$165.50	\$182.05	\$248.25	\$160.75	3.0%
D	\$153.50	\$168.85	\$230.25	\$149.00	3.0%
E	\$154.00	\$169.40	\$231.00	\$149.50	3.0%
F	\$166.50	\$183.15	\$249.75	\$161.75	2.9%
G	\$154.50	\$169.95	\$231.75	\$150.00	3.0%
H (with drugs)	\$243.00	\$267.30		\$236.00	3.0%
H (without drugs)	\$168.25	\$185.07	\$252.37	\$163.25	3.1%
I (with drugs)	\$244.25	\$268.67		\$237.25	3.0%
I (without drugs)	\$169.50	\$186.45	\$254.25	\$164.50	3.0%
J (with drugs)	\$321.50	\$353.65		\$312.25	3.0%
J (without drugs)	\$194.25	\$213.67	\$291.37	\$188.50	3.1%
K	\$70.75	\$77.82	\$106.12	\$68.75	2.9%
L	\$100.75	\$110.82	\$151.12	\$94.25	6.9%
Select C	\$125.50	\$138.05	\$188.25	\$121.75	3.1%

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.*

UNITED HEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

(Page 2 of 2)

FOR

**RHODE ISLAND**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936  
MSC 1566, MSC 1969

**Proposed 2009 Under Age 65 Monthly Rates**

<u>Plan</u>	<u>Tier I Monthly Rate</u>	<u>Tier II Monthly Rate</u>
A	\$112.75	\$153.75
B	\$158.12	\$215.62
C	\$182.05	\$248.25
D	\$168.85	\$230.25
E	\$169.40	\$231.00
F	\$183.15	\$249.75
G	\$169.95	\$231.75
H (with drugs)	\$267.30	
H (without drugs)	\$185.07	\$252.37
I (with drugs)	\$268.67	
I (without drugs)	\$186.45	\$254.25
J (with drugs)	\$353.65	
J (without drugs)	\$213.67	\$291.37

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

August 18, 2008

Joseph Torti III  
Commissioner  
State of Rhode Island  
Insurance Division  
Department of Business Regulation  
1511 Pontiac Avenue, Bldg 69-2  
Cranston, Rhode Island 02920-4407

RE: Rate Revision Filing  
Rate for AARP Health Care Options Standardized Medicare Supplement Plans  
Medicare  
Select Plan C  
NAIC #0707-79413

Dear Commissioner:

The attached filing is made to obtain approval for rates effective January 1, 2009 for Standardized Medicare Supplement Plans and Medicare Select Plan C. These plans are issued to members of AARP through AARP HealthCare Options.

The proposed rates include an average rate increase of 2.9%. With these increases we project a loss ratio of 83.4%.

The enclosed actuarial memorandum provides supporting documentation. Certification regarding compliance with loss ratio standards for your state is also provided.

We would appreciate your acting expeditiously on this request so that we can provide AARP members with adequate notice of their 2009 rates.

If you need any further information regarding this matter, please contact me at (267) 470-1361, or via fax at (267) 470-1909. If you prefer to e-mail me, my address is David\_M\_Walker@uhc.com.

Sincerely,



David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services



# Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	<b>Rhode Island</b>					
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<b>2.</b>	<b>Department Use Only</b>						
	<b>State Tracking ID</b>						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	UNITED HEALTHCARE INSURANCE COMPANY P.O. BOX 130 MONTGOMERYVILLE, PA 18936	CT	HEALTH	0707	79413	36-2739571	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	DAVID M. WALKER P.O. BOX 130 MONTGOMERYVILLE, PA 18936	267-470-1361	267-470-1909	DAVID_M_WALKER@UHC.COM

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number</b>	<b>RERATE 2009 STD</b>
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<b>7.</b>	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission      Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise  <input type="checkbox"/> Small <input checked="" type="checkbox"/> Large <input type="checkbox"/> Small and Large <input type="checkbox"/> Employer <input checked="" type="checkbox"/> Association <input type="checkbox"/> Blanket <input type="checkbox"/> Discretionary <input type="checkbox"/> Trust <input type="checkbox"/> Other: _____
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<b>9.</b>	<b>Type of Insurance</b>	<b>MS05G, MS04G</b>
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	<b><u>MS05G.001-MS05G.014, MS04G.003</u></b>
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<b>11.</b>	<b>Submitted Documents</b>	<input type="checkbox"/> <b><u>FORMS</u></b> <input type="checkbox"/> Policy <input type="checkbox"/> Outline of Coverage <input type="checkbox"/> Certificate <input type="checkbox"/> Application/Enrollment <input type="checkbox"/> Rider/Endorsement <input type="checkbox"/> Advertising <input type="checkbox"/> Schedule of Benefits <input type="checkbox"/> Other  <b><u>Rates</u></b> <input type="checkbox"/> New Rate <input checked="" type="checkbox"/> Revised Rate  <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b> Please explain: _____  <b><u>SUPPORTING DOCUMENTATION</u></b> <input type="checkbox"/> Articles of Incorporation <input type="checkbox"/> Third Party Authorization <input type="checkbox"/> Association Bylaws <input type="checkbox"/> Trust Agreements <input type="checkbox"/> Statement of Variability <input type="checkbox"/> Certifications <input checked="" type="checkbox"/> Actuarial Memorandum <input type="checkbox"/> Other: _____
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	<b>Filing Submission Date</b>	<b>8/18/08</b>			
<b>13</b>	<b>Filing Fee (If required)</b>	Amount	<u>\$40.00</u>	Check Date	<u>EFT</u>
		Retaliatory	<input type="checkbox"/> Yes   X No	Check Number	<u>EFT(22014951)</u>
<b>14.</b>	<b>Date of Domiciliary Approval</b>	PENDING APPROVAL			
<b>15.</b>	<b>Filing Description:</b>				
	<p><b>RATES FOR AARP HEALTHCARE OPTIONS STANDARDIZED MEDICARE SUPPLEMENT PLANS AND MEDICARE SELECT PLAN C</b></p> <p><b>SEE ATTACHED COVER LETTER</b></p>				

<b>16.</b>	<b>Certification (If required)</b>	
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Rhode Island</u>.</p>		
Print Name <u><b>DAVID M. WALKER</b></u>		Title <u><b>DIRECTOR, ACTUARIAL SERVICES</b></u>
		
Signature		Date: <u><b>September 30, 2008</b></u>

17.	<b>Form Filing Attachment</b>	
This filing transmittal is part of company tracking number		N/A
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			RERATE 2009 STD	
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			1.7%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rate Schedule	MS 1209A MSA 1454 MSA 1959	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
02	Actuarial Memorandum and Rate Schedule	MS 1209A MSB 1455 MSB 1960	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.8%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
03	Actuarial Memorandum and Rate Schedule	MS 1209A MSC 1456 MSC 1961	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
04	Actuarial Memorandum and Rate Schedule	MS 1209A MSD 1457 MSD 1962	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
05	Actuarial Memorandum and Rate Schedule	MS 1209A MSE 1458 MSE 1963	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
06	Actuarial Memorandum and Rate Schedule	MS 1209A MSF 1459 MSF 1964	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
07	Actuarial Memorandum and Rate Schedule	MS 1209A MSG 1460 MSG 1965	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
08	Actuarial Memorandum and Rate Schedule	MS 1209A MSH 1461	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.6%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
09	Actuarial Memorandum and Rate Schedule	MS 1209A MSH 1461 with CRA 1664 MSH 1966	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
10	Actuarial Memorandum and Rate Schedule	MS 1209A MSI 1462	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.6%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
11	Actuarial Memorandum and Rate Schedule	MS 1209A MSI 1462 with CRA 1664 MSI 1967	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
12	Actuarial Memorandum and Rate Schedule	MS 1209A MSJ 1463	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			

13	Actuarial Memorandum and Rate Schedule	MS 1209A MSJ 1463 with CRA 1664 MSJ 1968	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.7%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
14	Actuarial Memorandum and Rate Schedule	MSK 1935	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.5%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
15	Actuarial Memorandum and Rate Schedule	MSL 1936	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>5.6%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
15	Actuarial Memorandum and Rate Schedule	MSC 1566 MSC 1969	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>1.8%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			

LH RFA-1



**UnitedHealth Group<sup>SM</sup>**

UnitedHealth Group  
601 Office Center Drive Fort Washington, PA 19034

September 16, 2008

Mr. Charles C. DeWeese, FSA, MAAA  
Consulting Actuary  
DeWeese Consulting, Inc.  
263 Wright Road  
Canton, CT 06019-3754

Re: United HealthCare Insurance Company; NAIC #707-79413  
Rates for AARP Standardized Medicare Supplement Plans in Rhode Island  
Your Letter from September 8, 2008

Dear Mr. DeWeese:

Thank you for the letter you sent us dated September 8, 2008. Below are our responses to those questions.

1. Exhibit A, attached to this letter, shows a breakdown of administrative costs and related elements. Amounts are shown both as a percentage of premium and as Per member Per Month (PMPM) amounts.

In our pricing, the following components are charged as a percentage of premium: Royalty, Premium Tax, Risk and Profit, and the Investment Income Credit. The other items are priced on a PMPM basis. Not all expenses vary by premium amount, such as billing costs.

2. Exhibit B, attached to this letter, shows a more detailed of projected PMPM benefit costs.
3. The recent years' loss ratios are lower because the experience came in better (lower costs) than anticipated at pricing. The 83.4% we project for 2009 compares to 84.6% projected a year ago for 2008 experience and 83.5% we projected for 2007 two years ago at the time of that rate filing. Based on our expense projections, we attempt to cover projected claims and program expenses for the upcoming year. We have been successful in exceeding our filed target loss ratios in doing so.
4. Applicants who enroll more than six years after their Part B enrollment date are subject to underwriting to determine whether they will be rated at Tier I or Tier II levels. They

must also meet eligibility requirements, which include not having a major kidney disorder.

5. AARP insureds who wish to change plans maintain their status for rating, including discounts at the same point as their original coverage. There is no additional underwriting or loss of those discounts as long as coverage remains continuous. For example, an insured who enrolls this year at age 65 who changes plans five years from now would be rated at the sixth-year level of the Early Enrollment Discount for the upcoming year. Insureds may change to any available AARP plan.
6. Insureds holding Plans H, I, or J may move to any other plan. Insureds were advised of other plans prior to the implementation of Medicare Part D. We have not sent follow-up mailings.
7. These plans were priced from Rhode Island claim experience. We consider national claim cost levels for benefits when anomalous results appear. However, the costs for the major components, such as Part B coinsurance and the Part A deductible, are based completely on Rhode Island claim experience.

If you have any questions or concerns regarding this information, please contact me at (267) 470-1361, or via e-mail at [David\\_M\\_Walker@uhc.com](mailto:David_M_Walker@uhc.com).

Sincerely,

A handwritten signature in cursive script that reads "David M. Walker".

David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services

**Rhode Island**  
**2009 Expenses by Category**

**Standardized Plans**

Member Contribution                      \$9,770,847

Average Lives                              5,162

Expenses	% of Member Contribution	PMPM
Royalty	4.75%	\$7.49
Premium Taxes	2.00%	\$3.15
Risk and Profit	2.05%	\$3.23
Operating Expenses	4.13%	\$6.52
Sales Expenses	4.01%	\$6.32
Commissions	0.28%	\$0.44
Investment Income Credit	-0.53%	(\$0.84)
Total Expenses	16.69%	\$26.33



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**RHODE ISLAND BENEFIT COSTS**


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	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN A</b>						
Part B Coinsurance	\$57.78	\$50.76	\$54.58	\$78.88	\$64.35	\$65.72
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.92	\$1.66	\$1.73
Total PMPM Cost	\$57.78	\$50.76	\$54.58	\$79.80	\$66.01	\$67.45
<i>Trend</i>		-12.1%	7.5%	46.2%	-17.3%	2.2%
<b>PLAN B</b>						
Part B Coinsurance	\$88.23	\$102.35	\$84.97	\$97.86	\$80.35	\$87.02
Part A Deductible	\$22.18	\$17.13	\$20.17	\$20.74	\$16.49	\$18.81
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.96	\$1.66	\$1.73
Total PMPM Cost	\$110.41	\$119.48	\$105.14	\$119.55	\$98.50	\$107.55
<i>Trend</i>		8.2%	-12.0%	13.7%	-17.6%	9.2%
<b>PLAN C</b>						
Part B Coinsurance	\$75.63	\$78.84	\$89.01	\$83.84	\$84.51	\$87.02
Part B Deductible	\$7.85	\$8.99	\$10.11	\$10.84	\$11.00	\$11.15
Part A Deductible	\$16.32	\$17.09	\$21.12	\$19.04	\$18.86	\$18.81
Long Hospital Stay	\$0.31	\$1.64	\$2.27	\$0.90	\$1.66	\$1.73
SNF Day 21-100	\$7.64	\$8.05	\$11.07	\$10.92	\$11.11	\$12.58
Other	\$0.00	\$1.04	\$0.07	\$0.34	\$0.25	\$0.30
Total PMPM Cost	\$107.76	\$115.66	\$133.66	\$125.87	\$127.38	\$131.58
<i>Trend</i>		7.3%	15.6%	-5.8%	1.2%	3.3%
<b>PLAN D</b>						
Part B Coinsurance	\$78.31	\$94.80	\$69.12	\$91.78	\$85.20	\$87.02
Part A Deductible	\$12.90	\$13.35	\$16.95	\$19.45	\$15.47	\$18.81
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$0.89	\$1.66	\$1.73
SNF Day 21-100	\$10.64	\$16.18	\$14.85	\$34.45	\$11.11	\$12.58
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.17	\$0.20
Total PMPM Cost	\$101.86	\$124.32	\$100.92	\$146.58	\$113.60	\$120.33
<i>Trend</i>		22.1%	-18.8%	45.2%	-22.5%	5.9%
<b>PLAN E</b>						
Part B Coinsurance	\$87.27	\$93.31	\$76.70	\$74.62	\$84.24	\$87.02
Part A Deductible	\$15.11	\$22.45	\$20.81	\$16.39	\$18.66	\$18.81
Long Hospital Stay	\$0.99	\$0.00	\$0.00	\$0.90	\$1.66	\$1.73
SNF Day 21-100	\$9.86	\$26.95	\$9.81	\$11.26	\$11.11	\$12.58
Other	\$0.61	\$0.31	\$0.35	\$0.62	\$0.52	\$0.60
Total PMPM Cost	\$113.83	\$143.01	\$107.66	\$103.78	\$116.19	\$120.73
<i>Trend</i>		25.6%	-24.7%	-3.6%	12.0%	3.9%

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**RHODE ISLAND BENEFIT COSTS**


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	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN F</b>						
Part B Coinsurance	\$78.28	\$77.09	\$76.81	\$78.50	\$82.75	\$87.02
Part B Deductible	\$7.80	\$8.98	\$10.12	\$10.71	\$11.00	\$11.15
Part B Excess Charges	\$0.21	\$0.39	\$0.11	\$0.10	\$0.12	\$0.12
Part A Deductible	\$17.07	\$15.15	\$16.58	\$17.17	\$17.62	\$18.81
Long Hospital Stay	\$0.98	\$0.43	\$2.99	\$1.47	\$1.66	\$1.73
SNF Day 21-100	\$8.19	\$8.85	\$5.81	\$5.67	\$11.11	\$12.58
Other	\$0.00	\$0.00	\$0.78	\$0.12	\$0.25	\$0.30
Total PMPM Cost	\$112.53	\$110.90	\$113.20	\$113.74	\$124.51	\$131.70
<i>Trend</i>		-1.5%	2.1%	0.5%	9.5%	5.8%
<b>PLAN G</b>						
Part B Coinsurance	\$82.60	\$73.82	\$74.89	\$76.66	\$86.53	\$87.02
Part B Excess Charges	\$0.10	\$0.12	\$0.12	\$0.13	\$0.08	\$0.10
Part A Deductible	\$21.19	\$14.81	\$22.67	\$16.54	\$19.13	\$18.81
Long Hospital Stay	\$0.00	\$0.00	\$0.00	\$7.43	\$1.66	\$1.73
SNF Day 21-100	\$11.58	\$3.15	\$6.12	\$10.58	\$11.11	\$12.58
Other	\$0.00	\$0.28	\$0.00	\$0.02	\$0.16	\$0.20
Total PMPM Cost	\$115.47	\$92.18	\$103.80	\$111.36	\$118.68	\$120.43
<i>Trend</i>		-20.2%	12.6%	7.3%	6.6%	1.5%
<b>PLAN H**</b>						
Part B Coinsurance	\$107.33	\$115.11	\$92.64	\$98.53	\$79.20	\$88.26
Part A Deductible	\$13.63	\$25.23	\$23.87	\$26.19	\$13.49	\$16.81
Long Hospital Stay	\$0.00	\$14.55	\$0.00	\$0.89	\$1.66	\$1.73
SNF Day 21-100	\$0.00	\$0.00	\$0.00	\$2.18	\$7.76	\$8.79
Other	\$0.13	\$0.00	\$0.00	\$0.00	\$0.25	\$0.30
Prescription Drugs	\$64.72	\$71.19	\$56.02	\$29.76	\$46.47	\$56.52
Total PMPM Cost	\$185.81	\$226.08	\$131.33	\$131.39	\$107.56	\$121.52
<i>Trend</i>		21.7%	-41.9%	0.0%	-18.1%	13.0%
<b>PLAN I**</b>						
Part B Coinsurance	\$86.37	\$78.92	\$91.51	\$74.59	\$83.90	\$88.26
Part B Excess Charges	\$0.18	\$0.24	\$0.16	\$0.28	\$0.21	\$0.23
Part A Deductible	\$16.88	\$14.20	\$18.43	\$15.69	\$17.16	\$16.81
Long Hospital Stay	\$0.00	\$0.84	\$0.00	\$0.89	\$1.66	\$1.73
SNF Day 21-100	\$7.37	\$3.63	\$6.24	\$3.95	\$7.76	\$8.79
Other	\$0.16	\$3.34	\$0.00	\$0.74	\$0.17	\$0.20
Prescription Drugs	\$54.46	\$54.72	\$46.74	\$44.64	\$53.81	\$56.52
Total PMPM Cost	\$165.41	\$155.87	\$130.63	\$103.30	\$118.16	\$123.16
<i>Trend</i>		-5.8%	-16.2%	-20.9%	14.4%	4.2%

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**RHODE ISLAND BENEFIT COSTS**


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	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN J**</b>						
Part B Coinsurance	\$96.74	\$94.98	\$97.41	\$97.19	\$101.07	\$105.87
Part B Deductible	\$8.05	\$9.05	\$10.53	\$11.07	\$11.20	\$11.15
Part B Excess Charges	\$0.21	\$0.28	\$0.19	\$0.21	\$0.23	\$0.23
Part A Deductible	\$15.23	\$17.30	\$19.27	\$15.47	\$15.99	\$16.81
Long Hospital Stay	\$2.77	\$0.72	\$0.00	\$0.91	\$1.66	\$1.73
SNF Day 21-100	\$7.37	\$6.85	\$7.86	\$6.61	\$7.76	\$8.79
Other	\$0.58	\$0.83	\$0.61	\$1.32	\$0.77	\$0.85
Prescription Drugs	\$81.48	\$88.69	\$84.55	\$94.35	\$102.06	\$107.37
Total PMPM Cost	\$212.43	\$218.69	\$159.29	\$147.31	\$151.84	\$157.22
Trend		2.9%	-27.2%	-7.5%	3.1%	3.5%
<b>PLAN K</b>						
Part B Coinsurance			\$66.05	\$18.59	\$32.74	\$34.52
Part A Deductible				\$8.02	\$12.19	\$8.75
Long Hospital Stay				\$0.86	\$1.50	\$1.56
SNF Day 21-100				\$0.50	\$5.17	\$5.85
Total PMPM Cost			\$66.05	\$27.98	\$51.59	\$50.67
Trend				-57.6%	84.4%	-1.8%
<b>PLAN L</b>						
Part B Coinsurance			\$27.18	\$34.23	\$42.99	\$50.17
Part A Deductible				\$12.14	\$11.12	\$13.56
Long Hospital Stay				\$0.90	\$1.58	\$1.64
SNF Day 21-100				\$22.79	\$8.01	\$9.07
Total PMPM Cost			\$27.18	\$70.07	\$63.70	\$74.45
Trend				157.7%	-9.1%	16.9%
<b>TOTAL STANDARDIZED PLANS***</b>						
Part B Coinsurance	\$80.81	\$81.32	\$84.10	\$82.88	\$85.31	\$88.80
Part B Deductible	\$7.87	\$9.00	\$10.19	\$10.82	\$11.03	\$11.15
Part B Excess Charges	\$0.20	\$0.33	\$0.14	\$0.15	\$0.15	\$0.15
Part A Deductible	\$16.55	\$16.40	\$19.00	\$17.53	\$17.68	\$18.33
Long Hospital Stay	\$0.84	\$1.01	\$1.80	\$1.28	\$1.66	\$1.73
SNF Day 21-100	\$7.91	\$8.23	\$8.15	\$8.08	\$10.40	\$11.76
Other	\$0.12	\$0.75	\$0.41	\$0.41	\$0.33	\$0.38
Prescription Drugs	\$72.74	\$78.24	\$72.57	\$79.72	\$89.32	\$94.29
Total PMPM Cost	\$127.87	\$132.42	\$125.37	\$120.95	\$126.21	\$131.57
Trend		3.6%	-5.3%	-3.5%	4.3%	4.3%

\*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.

"Other" includes foreign care, home health care, and/or preventive care benefit depending on the plan.

\*\*Beginning in 2006, some insureds enrolled in plans that offer prescription drug coverage will not have the drug benefit.

\*\*\*2006 and 2007 trends appear low due to members who had prescription drug coverage enrolling in Medicare Part D and dropping coverage for that benefit. The trends for 2006 and 2007, excluding the drug benefit from the calculations, are 5.8% and -2.2%, respectively.



**UnitedHealth Group<sup>SM</sup>**

UnitedHealth Group  
601 Office Center Drive Fort Washington, PA 19034

September 30, 2008

Christopher F. Koller  
Health Insurance Commissioner  
State of Rhode Island  
1511 Pontiac Avenue  
Building #69, First Floor  
Cranston, RI 02920

Re: United HealthCare Insurance Company; NAIC #707-79413  
Rates for AARP Standardized Medicare Supplement Plans in Rhode Island  
Your Letter from September 26, 2008

Dear Mr. Koller:

Thank you for the letter you sent us dated September 26, 2008.

United agrees to modifying the proposed 2009 Medicare Supplement rates by reducing the profit component to 1.0%. Revised rates are shown on the enclosed rate schedule.

We had not proposed any change to the rate for Plan A and the revised rate schedule also shows no change to the rate. Please advise us if continuing the rate for this plan at the 2008 level is acceptable.

If you have any questions or concerns regarding this information, please contact me at (267) 470-1361, or via e-mail at [David\\_M\\_Walker@uhc.com](mailto:David_M_Walker@uhc.com).

Sincerely,

David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services

SERFF Tracking Number: UHLC-125751140 State: Rhode Island

Filing Company: United HealthCare Insurance Company State Tracking Number:

Company Tracking Number:

TOI: MS05G Group Medicare Supplement - Standard Sub-TOI: MS05G.001 Plan A  
Plans

Product Name: MEDICARE SUPPLEMENT STANDARDIZED PLANS

Project Name/Number: RATES/RERATE 2009 - STD

## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Rate and Rule	ACTUARIAL MEMORANDUM, RATE SCHEDULE AND RATE ATTACHMENTS	08/19/2008	Ri_sr09memo.pdf RI (Std) Rate Schedules.pdf RI (Std) Attachments.pdf
No original date	Supporting Document	UNIFORM TRANSMITTAL DOCUMENT	08/19/2008	RI TRANSMITTAL - STD 2009.pdf

# **United HealthCare Insurance Company**

## **Actuarial Memorandum**

### **AARP Medicare Supplement Portfolio**

#### **Group Policy Number G-36000-4**

##### **Form Numbers**

**MS 1209A, MSA 1454 – MSJ 1463, CRA 1664, MSA 1959 – MSJ 1968, MSK 1935, MSL 1936  
MSC 1566, MSC 1969**

##### **Rhode Island**

#### **A. Purpose of Filing**

The purpose of this filing is to request a rate revision for the Standardized Medicare Supplement and Medicare Select plans effective January 1, 2009, and to demonstrate compliance with loss ratio standards.

United HealthCare Insurance Company entered an agreement with AARP to offer Medicare Supplement insurance plans to its members effective January 1, 1998.

#### **B. General Description**

1. Issuer Name: United HealthCare Insurance Company
2. Group Policy Number: G-36000-4

Medicare Supplement Form Numbers:	MS 1209A	
MSA 1454	MSB 1455	MSA 1959
MSC 1456	MSD 1457	MSB 1960
MSE 1458	MSF 1459	MSC 1961
MSG 1460	MSH 1461	MSD 1962
MSI 1462	MSJ 1463	MSE 1963
		MSF 1964
		MSG 1965
		MSH 1966
		MSI 1967
		MSJ 1968
		MSK 1935
		MSL 1936

Medicare Select Form Numbers:	MSC 1566	MSC 1969
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Prescription Drug Elimination Rider:	CRA 1664
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These form numbers include inforce certificates and new sales.

3. Policy Type: Group Medicare Supplement Insurance

#### 4. Benefits Description:

Standardized Medicare Supplement Plans A through J cover the initial hospital deductible (except Plan A), in-hospital cost sharing, additional coverage for extended stays when lifetime reserve days are exhausted, SNF cost sharing for days 21-100 (except plans A and B), Part B Medicare eligible expense coinsurance and foreign care (except plans A and B). Several of the plans also cover the excess of Part B expenses over the Medicare approved amount, the Part B deductible, preventive care, and at-home recovery care.

Prescription drug benefits will be discontinued for insureds covered by Plans H, I, and J who enroll in Medicare Part D. Prescription drug benefits will continue for insureds who enrolled in Plans H, I, and J before January 1, 2006 who do not enroll in Medicare Part D. Plans H, I, and J will not include prescription drug benefits to insureds who enroll on or after January 1, 2006.

Both Plans K and L pay 100% of the Medicare copayments for long hospital stays, and certain Part B preventive services.

Plan K covers 50% of the Medicare Part A Deductible, SNF Copayments, and other Part B coinsurance until a \$4,620 calendar year out-of-pocket limit is reached. After reaching the out-of-pocket limit, the plan pays 100% of these amounts for subsequent charges. No benefit is paid for charges applied to the Medicare Part B Deductible.

Plan L pays 75% of the Medicare Part A Deductible, SNF Copayments, and other Part B coinsurance until a \$2,310 calendar year out-of-pocket limit is reached. After reaching the out-of-pocket limit, the plan pays 100% of these amounts for subsequent charges. No benefit is paid for charges applied to the Medicare Part B Deductible.

The out-of-pocket limits will be revised annually by CMS.

Medicare Select Plan C contains the same benefits as Standardized Medicare Supplement Plan C. Under this plan, the hospital expenses (deductibles and co-payments) are reduced when a network provider is used. When an insured receives care at a Medicare approved non-network hospital at least 100 miles away from the insured's primary residence, this plan pays 75% of the Medicare hospital deductibles and co-payments for non-emergency services. If an insured uses a non-network provider within 100 miles of their primary residence, Part A deductibles and co-payments are not covered by this plan.

5. **Renewal Provision:** Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered. If a Medicare Select insured no longer lives within a service area, they must replace their Medicare Select plan with a Medicare Supplement insurance plan offered by United HealthCare to AARP members without providing additional evidence of insurability.
6. **Marketing Method:** Plans are available via agent distribution and mass-marketed to members of AARP.

7. Underwriting Method:

a) Age 65 and older:

1. First six months of Medicare Part B Coverage or first six months after turning age 65 – Standardized Plans A through L and Select Plan C are available on a guaranteed issue basis.
2. More than six months after becoming eligible for Medicare Part B Coverage except those that apply within six months after their 65th birthday – Applicants must satisfy underwriting requirements to be eligible for coverage.
3. Insureds may move to Standardized Plans A through L and Select Plan C without providing additional evidence of insurability. The move will not result in their being placed in a higher rating tier.

b) Under age 65: Applicants who can satisfy underwriting requirements may enroll in Standardized Plans A-J.

8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans is 3 months/3 months.

9. Issue Age Limits: Minimum Age – 50. Maximum Age – None. Insureds must be members of AARP at the time of issue.

10. Premium Basis:

Premium is earned on the first of the month for the entire month in which it is due.

- a. Age 65 and over: Premium rates will vary based on the time elapsed from an insured's initial Medicare Part B Effective Date or an insured's 65th birthday and their enrollment date in an AARP Health Care Options Medicare Supplement Plan, and the underwriting requirements.

Insureds who enroll within three years after their initial Medicare Part B Effective Date or within three years after turning age 65 will pay the base rate. They will pay the applicable base rate as long as they remain continuously covered by an AARP Medicare Supplement Plan.

Currently:

Rates for Insureds who enroll in Standardized Plans A through L and Select Plan C more than three years after their initial Medicare Part B Effective Date, except those that apply within three years after their 65th birthday, will be based on their responses to health questions when they apply.

Applicants whose answers indicate that they have significant health problems will pay rates that are 50% (Tier 2) higher than the Base Rate.

Applicants enrolling more than three years but less within six years after their initial Medicare Part B Effective Date, or their 65th birthday, if later, whose answers indicate that they do not have significant health problems will pay the Base Rate.



Applicants enrolling more than six years after their initial Medicare Part B Effective Date, except those that apply within six years after their 65th birthday, whose answers indicate that they do not have significant health problems will pay rates that are 10% (Tier 1) higher than the Base Rate.

Prior to 1/1/08:

Insureds who enroll in Standardized Plans A through L, including Plans H, I, and J, and Select Plan C more than three years after their initial Medicare Part B Effective Date, except those that apply within three years after their 65th birthday, will pay rates which are 10% (Tier 1) or 50% (Tier 2) higher than the base rate, based on the underwriting requirements.

Insureds enrolled in AARP Health Care Options Medicare Supplement Plans prior to the introduction of rate tiers will pay the applicable base rate as long as they remain continuously covered by their current plan or another AARP Medicare Supplement Plan.

- b. Under Age 65: Insureds who enroll under age 65 pay rates based on their responses to health questions at the time of their enrollment. New enrollees who demonstrate good health will pay rates 10% higher than the base rate charged to insureds ages 65 and over. Other enrollees will pay rates 50% higher than the base rate charged to insureds ages 65 and over.
- c. Rate Guarantee – New issues receive a six-month rate guarantee from their initial effective date. An insured will not receive an additional rate guarantee when switching from one AARP Medicare Supplement plan to another.
- d. Discounts Available – The discounts currently available to AARP Health Care Options members will remain:
  - 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
  - 2) Annual Pay- \$24 per household for those that pay their entire calendar year premium in January.
  - 3) Multi-Insured - 5% when two or more insureds on one account have at least one plan of insurance with AARP Health Care Options.
  - 4) Early Enrollment -
    - For policy effective dates prior to 11/1/01: AARP members who enroll in a Medicare Supplement plan or Medicare Select Plan C within three years after their 65th birthday will receive discounts of 15% during their first year of coverage, and 7.5% during the second year.
    - For policy effective dates 11/1/01 through 1/1/08: AARP members ages 65 and older who enroll in a Medicare Supplement plan or Medicare Select Plan C within three years after their 65th birthday or their initial Medicare Part B Effective Date, if later, will receive discounts of 20% for their first twelve months of coverage, 15% for months 13-24, 10% for months 25-36, and 5% for months 37-48.

- For policy effective dates on or after 1/1/08: AARP members ages 65 and older who enroll in a Medicare Supplement plan within three years of their 65th birthday or their enrollment in Medicare Part B, if later, will receive discounts for the first ten years of continuous coverage. The discount for the first twelve months is 30%, 27% for the next twelve months, 24% for the third twelve months, and so on, decreasing by 3% each year until the discount percentage is 0%. From that time on (Year Eleven and later), the member will pay the Base Rate.
- An insured's discount percentage and discount period are not reset when switching from one plan to another. Instead, the same discount percentage and balance of time, for which the discount is effective, are applied to the new plan.
- When these insureds turn age 80, they will receive a 2% discount for that year of coverage. They will also receive this discount when they turn age 85 for that year. When they turn age 90, they will receive a 5% discount, and again for the year that they turn age 95.

11. Actuary's Name: David M. Walker, ASA, MAAA, FLMI  
 Director, Actuarial Services  
 Ovations Insurance Solutions  
 Post Office Box 130  
 Montgomeryville, PA 18936  
 (267) 470-1361

12. Domicile State Approval: United HealthCare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2009 Connecticut specific rates were filed for approval with the Connecticut Department of Insurance in August 2008.

### **C. Rate Methodology/Assumptions**

1. General Method – Projections used in developing the 2009 rates are shown in Attachment 1. Based on the historical claim patterns of AARP Health Care Options, per member per month net claim rates are developed by benefit and trended to the end of the 2009 rating period. (Also see Attachment 2).

Projected claim costs for 2008 and 2009 are calculated from the grouped experience for plans B through G (for those plans) and plans H through J (for those plans). Plans K and L are based on the grouped experience of the other Standardized Medicare Supplement Plans.

Medicare Select C is based on our Standardized Medicare Supplement Plan C's experience and pricing. We propose to change the Medicare Select Plan C rate by the same percentage proposed to Medicare Supplement Plan C.

Rates are based on state and county of residence. When notification of change of residence is received, rates are adjusted accordingly.

Expense per member per month costs are calculated to reflect the anticipated expenses, risk and profit margin, premium taxes, and marketing expenses.

2. Priced with Trend/Selection – Claim cost trends are projected for 2008 and 2009. The trend assumptions are based on the historical experience of the AARP Health Care Options plans in your state and include selection.
3. Priced with Rate Increases – Rates are calculated to be sufficient through 2009. We anticipate future annual rate increases similar to future medical trend levels.
4. Commission Rate – First year commissions will be paid up to \$500 per enrollment. Renewal commissions will be paid up to \$500 per year. Renewal commissions will be paid for years two through six. First year commissions for Plans A, K, and L enrollments will be paid up to \$250 per enrollment; renewal commissions will be paid up to \$250 per year. An additional incentive program will pay up to \$150 per enrollment. Commissions for retiree group enrollments will be paid up to 5% for the lifetime of the coverage.
5. Replacement Commissions – Replacement commissions will be paid at the renewal rate.
6. Lapse Assumption – Lapse assumptions are based on actual AARP Health Care Options experience in your state. For 2008 and 2009, the assumed annual lapse rates (including death) are 7.6% and 7.1%, respectively.
7. Morbidity Assumption – Morbidity assumptions are based on actual AARP Health Care Options experience in your state and are incorporated into the trend projections and base claim costs.
8. Interest Assumption – 6.0%.
9. Reflect Pre-Funding – The plans are community rated. The rates are projected to be effective for one year and reflect no pre-funding.

#### **D. Scope/Reason for Request**

1. Overall increase – The overall increase is 2.9%.
2. Variations by Cell – The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
3. Effective Date - January 1, 2009.
4. Timing – These plans are rated on a calendar year basis. Requested rate changes will be implemented on January 1, 2009.

#### **E. Rates and Rating Factors**

1. Current – See Rate Schedule.
2. Proposed – See Rate Schedule.

3. Period Rates Apply – January 1, 2009, through December 31, 2009.

**F. Average Annualized Premium** – \$1,893. See Attachment 3 for annualized premiums by plan.

**G. Rate History** – See Attachment 6.

**H. In Force Counts** – Attachment 4 shows AARP Health Care Options' experience. Attachment 1 shows projections for 2008 and 2009.

**I. Historical Incurred Claims** – Attachment 4 shows AARP Health Care Options' experience. Attachment 1 shows projections for 2008 and 2009.

**J. Historical Earned Premium** – Attachment 4 shows AARP Health Care Options' experience. Attachment 1 shows projections for 2008 and 2009.

#### **K. Loss Ratio Projection**

The Lifetime Target Loss Ratio for Plans A through J and Select Plan C is 75.9% and was filed with the initial policy filing. The Lifetime Target Loss Ratio for Plans K and L is 75%.

1. Definition – The loss ratio development is based on incurred claims divided by premium.
2. Base Period – Claim cost projections are based on claim data incurred through 2007.
3. Lapse Assumption – Lapse assumptions are based on actual AARP Health Care Options experience in your state. For 2008 and 2009, the assumed annual lapse rates (including death) are 7.6% and 7.1%, respectively.
4. Claim Trend Assumption – Claim trend projections are based on actual AARP Health Care Options experience in your state and reflect changes made to the Medicare program. See Attachments 1 and 2 for projected claim trends.
5. Attained Age/Selection Adjustments – The loss ratio projections anticipate that claim costs increase with higher attained age. We hope to offset an overall cost increase by continuing to enroll and retain younger eligible insureds. Lower claim costs incurred by younger eligible insureds are recognized by the Early Enrollment Discount Program. Higher claim costs for less healthy eligible insureds are recognized by the rate tiers.
6. Future Rate Increases – Future annual rate increases are projected to be at levels similar to future annual medical trend levels.
7. Interest Assumption – 6.0%.

8. With and Without Rate Change

- The projected 2009 loss ratio with the rate change implemented on January 1, 2009 is 83.4%.
- Without a change to the 2008 rate, the projected 2009 loss ratio is 85.9%.

**L. Loss Ratio Demonstration**

The expected third year loss ratio, considering NAIC credibility standards, for each plan is greater than or equal to 75%. The expected losses for each plan in relation to premium comply with the requirements in your state.

The anticipated average loss ratio for these plans range from 70.5% to 87.6% for 2009 (see Attachment 1). These anticipated loss ratios meet or exceed the loss ratio presumed reasonable by Rhode Island law.

**M. Actuarial Certification**

1. The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with United HealthCare's business plan at the time of the filing.
2. The anticipated lifetime loss ratio, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.
3. This filing was prepared based on the current standards of practice as promulgated by the Actuarial Standards Board including the data quality standard of practice. I relied on prior audits of the source data used in this filing and compared the data contained in prior comparable submissions to verify its reasonability.
4. To the best of my knowledge, this filing is in compliance with the applicable laws and regulations of the state of Rhode Island. I relied on direction and advice from other UnitedHealth Group staff regarding legal and compliance requirements.
5. The rates determined in this filing are reasonable in relationship to the benefits provided.



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David M. Walker, ASA, MAAA, FLMI  
Director, Actuarial Services

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August 18, 2008

Date

UNITED HEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

(Page 1 of 2)

FOR

**RHODE ISLAND**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

MSC 1566, MSC 1969

**Proposed 2009 Monthly Rates**

<u>Plan</u>	<u>Base Rate</u>	<u>Tier I Rate</u>	<u>Tier II Rate</u>	2008 Monthly <u>Base Rate</u>	Diff. <u>(%)</u>
A	\$102.50	\$112.75	\$153.75	\$102.50	0.0%
B	\$143.75	\$158.12	\$215.62	\$139.50	3.0%
C	\$165.50	\$182.05	\$248.25	\$160.75	3.0%
D	\$153.50	\$168.85	\$230.25	\$149.00	3.0%
E	\$154.00	\$169.40	\$231.00	\$149.50	3.0%
F	\$166.50	\$183.15	\$249.75	\$161.75	2.9%
G	\$154.50	\$169.95	\$231.75	\$150.00	3.0%
H (with drugs)	\$243.00	\$267.30		\$236.00	3.0%
H (without drugs)	\$168.25	\$185.07	\$252.37	\$163.25	3.1%
I (with drugs)	\$244.25	\$268.67		\$237.25	3.0%
I (without drugs)	\$169.50	\$186.45	\$254.25	\$164.50	3.0%
J (with drugs)	\$321.50	\$353.65		\$312.25	3.0%
J (without drugs)	\$194.25	\$213.67	\$291.37	\$188.50	3.1%
K	\$70.75	\$77.82	\$106.12	\$68.75	2.9%
L	\$100.75	\$110.82	\$151.12	\$94.25	6.9%
Select C	\$125.50	\$138.05	\$188.25	\$121.75	3.1%

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.*

UNITED HEALTHCARE INSURANCE COMPANY  
AARP MEDICARE SUPPLEMENT PORTFOLIO

**RATE SCHEDULE**

(Page 2 of 2)

FOR

**RHODE ISLAND**

GROUP POLICY NUMBER G-36000-4

FORM NUMBERS

MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936  
MSC 1566, MSC 1969

**Proposed 2009 Under Age 65 Monthly Rates**

<u>Plan</u>	<u>Tier I Monthly Rate</u>	<u>Tier II Monthly Rate</u>
A	\$112.75	\$153.75
B	\$158.12	\$215.62
C	\$182.05	\$248.25
D	\$168.85	\$230.25
E	\$169.40	\$231.00
F	\$183.15	\$249.75
G	\$169.95	\$231.75
H (with drugs)	\$267.30	
H (without drugs)	\$185.07	\$252.37
I (with drugs)	\$268.67	
I (without drugs)	\$186.45	\$254.25
J (with drugs)	\$353.65	
J (without drugs)	\$213.67	\$291.37

*\* Discounts available for Multi-Insured, Electronic Funds Transfer, and Annual Pay.*

# **UNITED HEALTHCARE INSURANCE COMPANY**

## **STANDARDIZED MEDICARE SUPPLEMENT RATE FILING**

### **GROUP POLICY NUMBER G-36000-4**

#### **FORM NUMBERS**

**MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968,  
MSK 1935, MSL 1936, MSC 1566, MSC 1969**

#### **Rhode Island**

#### **EFFECTIVE 1/1/2009**

#### **CONTENTS**

1. Rate Schedule (2 pages)
2. Actuarial Memorandum (8 pages)
3. Attachment 1 – Projection of Loss Ratios (1 page)
4. Attachment 2 – Per Member Per Month Claim Costs by Benefit (3 pages)
5. Attachment 3 – Average Annualized Premiums (1 page)
6. Attachment 4 – Durational Exhibit (12 pages)
7. Attachment 5 – Loss Ratio Projections by Plan (13 pages)
8. Attachment 6 – Rate History (1 page)
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**Standardized Plans - Projection of Rhode Island Loss Ratios**

	<u><b>Plan A</b></u>	<u><b>Plan B</b></u>	<u><b>Plan C</b></u>	<u><b>Plan D</b></u>	<u><b>Plan E</b></u>	<u><b>Plan F</b></u>	<u><b>Plan G</b></u>	<u><b>Plan H</b></u>	<u><b>Plan I</b></u>	<u><b>Plan J</b></u>	<u><b>Plan K</b></u>	<u><b>Plan L</b></u>	<u><b>Select Plan C</b></u>	<u><b>Total</b></u>
2007 Average Lives	115	81	1,399	56	92	1,708	106	29	225	640	11	16	0	4,479
2007 Average Rate	\$99.85	\$132.80	\$150.52	\$144.88	\$139.69	\$146.44	\$139.16	\$162.30	\$161.59	\$185.14	\$72.73	\$86.55	\$0.00	\$151.96
2007 Net Claim Rate	\$79.80	\$119.55	\$125.87	\$146.58	\$103.78	\$113.74	\$111.36	\$131.39	\$103.30	\$147.31	\$27.98	\$70.07	\$0.00	\$120.95
2007 Loss Ratio	79.9%	90.0%	83.6%	101.2%	74.3%	77.7%	80.0%	81.0%	63.9%	79.6%	38.5%	81.0%	0.0%	79.6%
2008 Average Lives	115	87	1,416	59	87	1,926	97	26	208	686	11	21	0	4,739
2008 Average Rate	\$98.72	\$134.76	\$155.46	\$148.39	\$145.40	\$150.28	\$145.93	\$168.10	\$166.69	\$189.91	\$69.08	\$91.30	\$0.00	\$156.20
2008 Net Claim Rate	\$66.01	\$98.50	\$127.38	\$113.60	\$116.19	\$124.51	\$118.68	\$107.56	\$118.16	\$151.84	\$51.59	\$63.70	\$0.00	\$126.21
2008 Trend in Benefit Cost	-17.3%	-17.6%	1.2%	-22.5%	12.0%	9.5%	6.6%	-18.1%	14.4%	3.1%	84.4%	-9.1%	0.0%	4.3%
2008 Loss Ratio	66.9%	73.1%	81.9%	76.6%	79.9%	82.8%	81.3%	64.0%	70.9%	80.0%	74.7%	69.8%	0.0%	80.8%
2009 Average Lives	139	96	1,438	68	85	2,180	97	28	207	762	21	37	5	5,162
2009 Average Rate	\$95.69	\$134.60	\$155.11	\$143.79	\$144.26	\$156.05	\$144.73	\$160.53	\$163.52	\$190.43	\$65.75	\$94.04	\$117.38	\$157.74
2009 Net Claim Rate	\$67.45	\$107.55	\$131.58	\$120.33	\$120.73	\$131.70	\$120.43	\$121.52	\$123.16	\$157.22	\$50.67	\$74.45	\$102.88	\$131.55
2009 Trend in Benefit Cost	2.2%	9.2%	3.3%	5.9%	3.9%	5.8%	1.5%	13.0%	4.2%	3.5%	-1.8%	16.9%	N/A	4.2%
2009 Loss Ratio	70.5%	79.9%	84.8%	83.7%	83.7%	84.4%	83.2%	75.7%	75.3%	82.6%	77.1%	79.2%	87.6%	83.4%

*Average rates are net of discounts.*

Attachment 1

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**RHODE ISLAND BENEFIT COSTS**


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	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN A</b>						
Part B	\$57.78	\$50.76	\$54.58	\$78.88	\$64.35	\$65.72
Part A	\$0.00	\$0.00	\$0.00	\$0.92	\$1.66	\$1.73
Total PMPM Costs	\$57.78	\$50.76	\$54.58	\$79.80	\$66.01	\$67.45
<i>Trend</i>		-12.1%	7.5%	46.2%	-17.3%	2.2%
<b>PLAN B</b>						
Part B	\$88.23	\$102.35	\$84.97	\$97.86	\$80.35	\$87.02
Part A	\$22.18	\$17.13	\$20.17	\$21.70	\$18.15	\$20.54
Total PMPM Costs	\$110.41	\$119.48	\$105.14	\$119.55	\$98.50	\$107.55
<i>Trend</i>		8.2%	-12.0%	13.7%	-17.6%	9.2%
<b>PLAN C</b>						
Part B	\$83.49	\$87.83	\$99.13	\$94.68	\$95.51	\$98.17
Part A	\$24.27	\$26.79	\$34.46	\$30.86	\$31.63	\$33.12
Other	\$0.00	\$1.04	\$0.07	\$0.34	\$0.25	\$0.30
Total PMPM Costs	\$107.76	\$115.66	\$133.66	\$125.87	\$127.38	\$131.58
<i>Trend</i>		7.3%	15.6%	-5.8%	1.2%	3.3%
<b>PLAN D</b>						
Part B	\$78.31	\$94.80	\$69.12	\$91.78	\$85.20	\$87.02
Part A	\$23.54	\$29.53	\$31.80	\$54.80	\$28.24	\$33.12
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.17	\$0.20
Total PMPM Costs	\$101.86	\$124.32	\$100.92	\$146.58	\$113.60	\$120.33
<i>Trend</i>		22.1%	-18.8%	45.2%	-22.5%	5.9%
<b>PLAN E</b>						
Part B	\$87.27	\$93.31	\$76.70	\$74.62	\$84.24	\$87.02
Part A	\$25.96	\$49.40	\$30.61	\$28.55	\$31.43	\$33.12
Other	\$0.61	\$0.31	\$0.35	\$0.62	\$0.52	\$0.60
Total PMPM Costs	\$113.83	\$143.01	\$107.66	\$103.78	\$116.19	\$120.73
<i>Trend</i>		25.6%	-24.7%	-3.6%	12.0%	3.9%

**RHODE ISLAND BENEFIT COSTS**

	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN F</b>						
Part B	\$86.29	\$86.46	\$87.05	\$89.31	\$93.87	\$98.29
Part A	\$26.24	\$24.44	\$25.37	\$24.31	\$30.39	\$33.12
Other	\$0.00	\$0.00	\$0.78	\$0.12	\$0.25	\$0.30
Total PMPM Costs	\$112.53	\$110.90	\$113.20	\$113.74	\$124.51	\$131.70
<i>Trend</i>		-1.5%	2.1%	0.5%	9.5%	5.8%
<b>PLAN G</b>						
Part B	\$82.70	\$73.94	\$75.01	\$76.80	\$86.61	\$87.11
Part A	\$32.77	\$17.95	\$28.79	\$34.55	\$31.90	\$33.12
Other	\$0.00	\$0.28	\$0.00	\$0.02	\$0.16	\$0.20
Total PMPM Costs	\$115.47	\$92.18	\$103.80	\$111.36	\$118.68	\$120.43
<i>Trend</i>		-20.2%	12.6%	7.3%	6.6%	1.5%
<b>PLAN H**</b>						
Part B	\$107.33	\$115.11	\$92.64	\$98.53	\$79.20	\$88.26
Part A	\$13.63	\$39.78	\$23.87	\$29.26	\$22.91	\$27.33
Prescription Drugs	\$64.72	\$71.19	\$56.02	\$29.76	\$46.47	\$56.52
Other	\$0.13	\$0.00	\$0.00	\$0.00	\$0.25	\$0.30
Total PMPM Costs	\$185.81	\$226.08	\$131.33	\$131.39	\$107.56	\$121.52
<i>Trend</i>		21.7%	-41.9%	0.0%	-18.1%	13.0%
<b>PLAN I**</b>						
Part B	\$86.54	\$79.15	\$91.68	\$74.87	\$84.11	\$88.48
Part A	\$24.25	\$18.66	\$24.67	\$20.53	\$26.58	\$27.33
Prescription Drugs	\$54.46	\$54.72	\$46.74	\$44.64	\$53.81	\$56.52
Other	\$0.16	\$3.34	\$0.00	\$0.74	\$0.17	\$0.20
Total PMPM Costs	\$165.41	\$155.87	\$130.63	\$103.30	\$118.16	\$123.16
<i>Trend</i>		-5.8%	-16.2%	-20.9%	14.4%	4.2%
<b>PLAN J**</b>						
Part B	\$105.00	\$104.30	\$108.13	\$108.46	\$112.49	\$117.24
Part A	\$25.37	\$24.87	\$27.13	\$22.99	\$25.42	\$27.33
Prescription Drugs	\$81.48	\$88.69	\$84.55	\$94.35	\$102.06	\$107.37
Other	\$0.58	\$0.83	\$0.61	\$1.32	\$0.77	\$0.85
Total PMPM Costs	\$212.43	\$218.69	\$159.29	\$147.31	\$151.84	\$157.22
<i>Trend</i>		2.9%	-27.2%	-7.5%	3.1%	3.5%

### RHODE ISLAND BENEFIT COSTS

	Per Member Per Month Costs*					
	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>Proj 2008</u>	<u>Proj 2009</u>
<b>PLAN K</b>						
Part B			\$66.05	\$18.59	\$32.74	\$34.52
Part A			\$0.00	\$9.38	\$18.85	\$16.15
Total PMPM Costs			\$66.05	\$27.98	\$51.59	\$50.67
<i>Trend</i>				-57.6%	84.4%	-1.8%
 <b>PLAN L</b>						
Part B			\$27.18	\$34.23	\$42.99	\$50.17
Part A			\$0.00	\$35.84	\$20.71	\$24.27
Total PMPM Costs			\$27.18	\$70.07	\$63.70	\$74.45
<i>Trend</i>				157.7%	-9.1%	16.9%
 <b>UHC SELECT PLAN C</b>						
Part B						\$83.36
Part A						\$19.22
Other						\$0.30
Total PMPM Costs						\$102.88
<i>Trend</i>						
 <b>TOTAL STANDARDIZED PLANS***</b>						
Part B	\$87.28	\$88.85	\$92.61	\$92.02	\$94.78	\$98.35
Part A	\$24.50	\$24.90	\$28.11	\$26.08	\$28.86	\$30.77
Prescription Drugs	\$72.74	\$78.24	\$72.57	\$79.72	\$89.32	\$94.29
Other	\$0.12	\$0.75	\$0.41	\$0.41	\$0.33	\$0.38
Total PMPM Costs	\$127.87	\$132.42	\$125.37	\$120.95	\$126.21	\$131.55
<i>Trend</i>		3.6%	-5.3%	-3.5%	4.3%	4.2%

\*The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.

"Other" includes foreign care, home health care, and/or preventive care benefit depending on the plan.

\*\*Beginning in 2006, some insureds enrolled in plans that offer prescription drug coverage will not have the drug benefit.

\*\*\*2006 and 2007 trends appear low due to members who had prescription drug coverage enrolling in Medicare Part D and dropping coverage for that benefit. The trends for 2006 and 2007, excluding the drug benefit from the calculations, are 5.8% and -2.2%, respectively.

### Rhode Island Average Annualized Premiums

<u>Plan</u>	Proposed <u>2009*</u>	<u>2008*</u>
A	\$1,148	\$1,185
B	\$1,615	\$1,617
C	\$1,861	\$1,866
D	\$1,725	\$1,781
E	\$1,731	\$1,745
F	\$1,873	\$1,803
G	\$1,737	\$1,751
H	\$1,926	\$2,017
I	\$1,962	\$2,000
J	\$2,285	\$2,279
K	\$789	\$829
L	\$1,128	\$1,096
Select C	\$1,409	

*\* Average premiums are net of discounts.*

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN A

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	58,697	87,049	67.4%	119	41.8%
Total		58,697	87,049	67.4%	119	41.8%
<b>1999</b>	1999	725	3,976	18.2%	5	13.4%
	1998	59,444	70,004	84.9%	79	63.5%
Total		60,170	73,980	81.3%	84	60.8%
<b>2000</b>	2000	7,759	12,904	60.1%	15	43.4%
	1999	2,138	7,362	29.0%	8	22.3%
	1998	45,706	64,239	71.2%	69	55.7%
Total		55,603	84,505	65.8%	92	50.8%
<b>2001</b>	2001	2,020	7,349	27.5%	8	20.9%
	2000	7,922	15,107	52.4%	17	39.0%
	1999	4,028	6,041	66.7%	6	53.7%
	1998	66,304	64,083	103.5%	68	82.9%
Total		80,274	92,580	86.7%	99	68.3%
<b>2002</b>	2002	5,149	6,452	79.8%	7	61.4%
	2001	6,375	11,065	57.6%	12	45.2%
	2000	11,628	12,234	95.0%	13	75.0%
	1998-1999	58,490	56,066	104.3%	59	83.6%
Total		81,641	85,816	95.1%	91	75.6%
<b>2003</b>	2003	8,575	7,992	107.3%	9	84.3%
	2002	11,917	13,765	86.6%	14	71.0%
	2001	3,081	11,341	27.2%	11	23.5%
	1998-2000	52,833	62,391	84.7%	63	71.1%
Total		76,406	95,490	80.0%	97	66.8%
<b>2004</b>	2004	6,708	10,369	64.7%	10	56.6%
	2003	14,530	13,679	106.2%	14	90.9%
	2002	10,534	15,461	68.1%	14	64.3%
	1998-2001	38,368	71,429	53.7%	64	50.7%
Total		70,139	110,938	63.2%	101	58.5%
<b>2005</b>	2005	4,081	9,653	42.3%	8	40.9%
	2004	6,474	12,454	52.0%	12	45.2%
	2003	10,029	10,963	91.5%	10	84.7%
	1998-2002	37,132	74,657	49.7%	64	48.8%
Total		57,716	107,727	53.6%	95	51.4%
<b>2006</b>	2006	9,155	21,906	41.8%	18	41.8%
	2005	6,213	13,152	47.2%	11	47.2%
	2004	3,773	11,828	31.9%	11	31.9%
	1998-2003	50,562	80,538	62.8%	67	62.8%
Total		69,702	127,425	54.7%	106	54.7%
<b>2007</b>	2007	8,016	10,278	78.0%	9	78.0%
	2006	40,202	30,157	133.3%	25	133.3%
	2005	5,426	11,821	45.9%	10	45.9%
	1998-2004	56,083	85,042	65.9%	71	65.9%
Total		109,728	137,298	79.9%	115	79.9%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN B

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	73,717	75,797	97.3%	69	65.7%
Total		73,717	75,797	97.3%	69	65.7%
<b>1999</b>	1999	0	0	0.0%	0	0.0%
	1998	65,770	64,254	102.4%	49	83.0%
Total		65,770	64,254	102.4%	49	83.0%
<b>2000</b>	2000	1,172	4,088	28.7%	3	22.3%
	1999	0	0	0.0%	0	0.0%
	1998	51,355	53,886	95.3%	41	77.5%
Total		52,527	57,975	90.6%	44	73.4%
<b>2001</b>	2001	0	697	0.0%	1	0.0%
	2000	1,526	7,147	21.3%	5	17.4%
	1999	0	0	0.0%	0	0.0%
	1998	39,130	45,982	85.1%	35	69.3%
Total		40,655	53,825	75.5%	41	61.4%
<b>2002</b>	2002	10,575	5,682	186.1%	5	130.8%
	2001	116	443	26.1%	0	21.5%
	2000	4,999	7,223	69.2%	5	58.0%
	1998-1999	20,442	37,935	53.9%	29	43.8%
Total		36,132	51,283	70.5%	40	56.6%
<b>2003</b>	2003	3,742	7,631	49.0%	6	41.4%
	2002	16,624	9,978	166.6%	8	128.5%
	2001	0	0	0.0%	0	0.0%
	1998-2000	26,707	41,654	64.1%	30	54.6%
Total		47,074	59,263	79.4%	44	66.4%
<b>2004</b>	2004	21,829	19,139	114.1%	13	100.6%
	2003	7,289	13,278	54.9%	10	46.2%
	2002	13,974	11,180	125.0%	8	105.8%
	1998-2001	35,409	40,830	86.7%	28	78.4%
Total		78,500	84,427	93.0%	59	81.9%
<b>2005</b>	2005	15,096	6,036	250.1%	4	215.4%
	2004	18,933	25,205	75.1%	17	69.6%
	2003	9,759	11,742	83.1%	8	73.1%
	1998-2002	50,597	54,301	93.2%	36	85.9%
Total		94,385	97,285	97.0%	66	88.7%
<b>2006</b>	2006	15,235	24,457	62.3%	16	59.8%
	2005	7,910	6,655	118.8%	5	108.7%
	2004	18,905	24,391	77.5%	15	75.8%
	1998-2003	52,262	60,256	86.7%	39	82.7%
Total		94,312	115,760	81.5%	75	78.0%
<b>2007</b>	2007	13,171	16,365	80.5%	11	78.2%
	2006	29,541	35,360	83.5%	22	81.1%
	2005	5,493	7,624	72.1%	5	70.0%
	1998-2004	67,642	69,337	97.6%	43	94.8%
Total		115,846	128,686	90.0%	81	87.4%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN C

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	1,159,394	1,406,557	82.4%	1,120	55.5%
Total		1,159,394	1,406,557	82.4%	1,120	55.5%
<b>1999</b>	1999	76,745	68,133	112.6%	51	81.2%
	1998	917,531	1,228,965	74.7%	892	55.1%
Total		994,276	1,297,098	76.7%	943	56.5%
<b>2000</b>	2000	188,746	191,577	98.5%	141	72.0%
	1999	118,399	134,879	87.8%	99	64.1%
	1998	946,534	1,170,942	80.8%	830	61.1%
Total		1,253,679	1,497,399	83.7%	1,070	62.8%
<b>2001</b>	2001	99,301	145,112	68.4%	102	52.2%
	2000	270,315	265,506	101.8%	188	77.2%
	1999	114,805	130,995	87.6%	92	67.2%
	1998	946,260	1,135,525	83.3%	788	64.4%
Total		1,430,682	1,677,138	85.3%	1,169	65.6%
<b>2002</b>	2002	101,369	119,749	84.7%	88	62.0%
	2001	177,378	218,177	81.3%	151	62.8%
	2000	220,068	236,187	93.2%	163	72.6%
	1998-1999	1,106,824	1,143,915	96.8%	793	74.8%
Total		1,605,640	1,718,027	93.5%	1,195	72.0%
<b>2003</b>	2003	100,155	148,217	67.6%	106	50.6%
	2002	210,883	205,050	102.8%	141	80.3%
	2001	152,065	222,651	68.3%	140	58.1%
	1998-2000	1,222,919	1,382,499	88.5%	897	73.1%
Total		1,686,022	1,958,418	86.1%	1,284	70.4%
<b>2004</b>	2004	57,220	102,043	56.1%	65	46.9%
	2003	157,184	229,777	68.4%	154	54.7%
	2002	157,875	198,963	79.3%	125	67.6%
	1998-2001	1,328,670	1,600,390	83.0%	971	73.4%
Total		1,700,949	2,131,173	79.8%	1,315	69.3%
<b>2005</b>	2005	76,684	104,997	73.0%	67	61.7%
	2004	147,133	168,479	87.3%	104	76.0%
	2003	147,168	225,412	65.3%	142	55.6%
	1998-2002	1,453,704	1,691,958	85.9%	1,003	77.7%
Total		1,824,689	2,190,847	83.3%	1,315	74.4%
<b>2006</b>	2006	216,432	194,692	111.2%	118	98.5%
	2005	152,768	163,654	93.3%	98	84.0%
	2004	117,934	162,349	72.6%	95	66.9%
	1998-2003	1,716,402	1,861,795	92.2%	1,064	86.5%
Total		2,203,536	2,382,490	92.5%	1,374	86.0%
<b>2007</b>	2007	67,976	120,455	56.4%	73	54.6%
	2006	258,553	297,282	87.0%	172	84.1%
	2005	129,204	163,250	79.1%	91	76.6%
	1998-2004	1,657,770	1,946,381	85.2%	1,062	82.4%
Total		2,113,502	2,527,368	83.6%	1,399	80.9%



## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN D

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	43,853	63,294	69.3%	58	42.2%
Total		43,853	63,294	69.3%	58	42.2%
<b>1999</b>	1999	2,667	2,353	113.3%	2	81.7%
	1998	40,632	64,275	63.2%	49	46.3%
Total		43,299	66,628	65.0%	51	47.6%
<b>2000</b>	2000	4,272	17,034	25.1%	13	18.1%
	1999	1,706	2,666	64.0%	2	47.9%
	1998	68,055	59,006	115.3%	45	85.1%
Total		74,032	78,706	94.1%	60	69.1%
<b>2001</b>	2001	2,146	4,993	43.0%	3	35.3%
	2000	12,569	19,233	65.4%	15	48.7%
	1999	4,080	2,736	149.1%	2	114.6%
	1998	36,264	54,182	66.9%	40	50.8%
Total		55,059	81,144	67.9%	60	51.5%
<b>2002</b>	2002	1,126	3,042	37.0%	2	28.1%
	2001	1,719	5,921	29.0%	4	22.3%
	2000	9,899	16,699	59.3%	12	45.1%
	1998-1999	36,466	47,490	76.8%	35	58.4%
Total		49,209	73,152	67.3%	54	51.2%
<b>2003</b>	2003	4,521	5,329	84.8%	3	74.3%
	2002	3,232	6,530	49.5%	4	43.6%
	2001	5,607	6,532	85.8%	5	70.0%
	1998-2000	46,054	64,044	71.9%	44	58.8%
Total		59,414	82,435	72.1%	56	59.5%
<b>2004</b>	2004	6,616	2,521	262.5%	2	202.7%
	2003	7,123	9,484	75.1%	6	70.6%
	2002	3,965	6,737	58.9%	4	55.7%
	1998-2001	51,456	69,768	73.8%	45	64.1%
Total		69,160	88,511	78.1%	57	68.6%
<b>2005</b>	2005	3,710	6,577	56.4%	4	54.3%
	2004	9,188	3,423	268.5%	2	221.1%
	2003	4,377	8,649	50.6%	5	49.2%
	1998-2002	67,639	73,308	92.3%	46	83.0%
Total		84,913	91,957	92.3%	57	83.8%
<b>2006</b>	2006	3,493	6,226	56.1%	4	53.5%
	2005	3,419	7,167	47.7%	4	48.0%
	2004	1,508	3,141	48.0%	2	42.3%
	1998-2003	59,603	77,807	76.6%	47	72.0%
Total		68,022	94,341	72.1%	56	68.0%
<b>2007</b>	2007	4,255	8,965	47.5%	5	45.9%
	2006	2,769	8,797	31.5%	5	30.4%
	2005	3,759	7,474	50.3%	4	48.6%
	1998-2004	87,717	72,122	121.6%	42	117.5%
Total		98,500	97,357	101.2%	56	97.8%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN E

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	139,773	152,240	91.8%	149	53.8%
Total		139,773	152,240	91.8%	149	53.8%
<b>1999</b>	1999	8,694	19,905	43.7%	16	30.8%
	1998	128,243	155,632	82.4%	128	57.6%
Total		136,937	175,537	78.0%	144	54.6%
<b>2000</b>	2000	2,812	7,503	37.5%	6	28.4%
	1999	15,656	24,040	65.1%	18	48.7%
	1998	103,826	140,890	73.7%	106	56.2%
Total		122,294	172,433	70.9%	130	53.9%
<b>2001</b>	2001	3,793	5,771	65.7%	4	49.2%
	2000	7,710	10,389	74.2%	8	57.6%
	1999	24,062	25,270	95.2%	19	72.9%
	1998	80,618	124,360	64.8%	92	50.0%
Total		116,184	165,790	70.1%	123	54.0%
<b>2002</b>	2002	4,034	7,093	56.9%	5	42.7%
	2001	5,601	9,040	62.0%	7	45.9%
	2000	4,072	8,093	50.3%	6	38.9%
	1998-1999	85,986	119,790	71.8%	89	55.4%
Total		99,693	144,016	69.2%	107	53.2%
<b>2003</b>	2003	698	2,488	28.0%	2	20.9%
	2002	12,610	17,534	71.9%	13	56.7%
	2001	12,516	10,511	119.1%	7	97.8%
	1998-2000	139,766	130,117	107.4%	90	88.7%
Total		165,589	160,650	103.1%	112	84.5%
<b>2004</b>	2004	140	2,187	6.4%	1	5.7%
	2003	6,510	6,367	102.2%	4	84.5%
	2002	6,531	13,685	47.7%	10	39.1%
	1998-2001	138,559	146,567	94.5%	96	83.0%
Total		151,740	168,807	89.9%	111	78.3%
<b>2005</b>	2005	1,513	512	295.5%	0	260.1%
	2004	126	885	14.3%	1	10.9%
	2003	2,734	2,863	95.5%	2	78.3%
	1998-2002	164,097	148,877	110.2%	95	98.8%
Total		168,470	153,136	110.0%	98	98.4%
<b>2006</b>	2006	5,196	5,445	95.4%	4	85.1%
	2005	2,034	3,162	64.3%	2	58.3%
	2004	758	2,662	28.5%	2	26.1%
	1998-2003	115,178	142,884	80.6%	88	74.9%
Total		123,167	154,153	79.9%	95	74.0%
<b>2007</b>	2007	172	1,840	9.4%	1	9.0%
	2006	5,277	9,154	57.6%	6	55.5%
	2005	929	3,259	28.5%	2	27.5%
	1998-2004	108,717	140,667	77.3%	84	74.4%
Total		115,096	154,920	74.3%	92	71.6%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN F

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	1,048,384	1,288,551	81.4%	981	59.3%
Total		1,048,384	1,288,551	81.4%	981	59.3%
<b>1999</b>	1999	47,645	46,491	102.5%	33	81.3%
	1998	871,282	1,224,110	71.2%	819	59.0%
Total		918,928	1,270,601	72.3%	852	59.8%
<b>2000</b>	2000	51,309	76,049	67.5%	55	51.9%
	1999	61,082	80,307	76.1%	56	60.4%
	1998	977,592	1,145,893	85.3%	764	70.9%
Total		1,089,983	1,302,249	83.7%	875	69.1%
<b>2001</b>	2001	40,932	76,254	53.7%	54	42.0%
	2000	72,046	113,354	63.6%	80	50.1%
	1999	66,080	77,220	85.6%	52	70.2%
	1998	945,700	1,084,160	87.2%	723	72.5%
Total		1,124,758	1,350,987	83.3%	909	68.6%
<b>2002</b>	2002	71,790	100,226	71.6%	72	55.4%
	2001	83,570	121,190	69.0%	85	54.8%
	2000	68,054	109,604	62.1%	74	51.3%
	1998-1999	896,980	1,059,291	84.7%	706	70.4%
Total		1,120,395	1,390,312	80.6%	936	66.4%
<b>2003</b>	2003	84,976	111,397	76.3%	80	59.1%
	2002	130,677	173,594	75.3%	120	60.3%
	2001	86,792	116,379	74.6%	75	64.2%
	1998-2000	1,031,820	1,159,995	89.0%	744	76.9%
Total		1,334,266	1,561,365	85.5%	1,019	72.6%
<b>2004</b>	2004	84,467	130,959	64.5%	88	53.1%
	2003	159,662	213,194	74.9%	143	62.1%
	2002	177,893	175,597	101.3%	112	88.4%
	1998-2001	1,092,902	1,283,415	85.2%	780	77.7%
Total		1,514,924	1,803,165	84.0%	1,122	74.9%
<b>2005</b>	2005	140,004	158,921	88.1%	106	73.0%
	2004	172,704	247,128	69.9%	161	59.4%
	2003	140,588	205,743	68.3%	129	60.4%
	1998-2002	1,188,490	1,411,344	84.2%	837	78.7%
Total		1,641,786	2,023,135	81.2%	1,234	73.8%
<b>2006</b>	2006	355,707	380,529	93.5%	236	83.4%
	2005	176,961	262,458	67.4%	168	58.3%
	2004	172,170	239,512	71.9%	146	65.4%
	1998-2003	1,264,990	1,573,674	80.4%	900	78.0%
Total		1,969,828	2,456,173	80.2%	1,450	75.3%
<b>2007</b>	2007	281,348	368,298	76.4%	223	73.9%
	2006	481,494	592,770	81.2%	353	78.6%
	2005	158,792	265,848	59.7%	158	57.8%
	1998-2004	1,410,145	1,775,252	79.4%	975	76.9%
Total		2,331,779	3,002,169	77.7%	1,708	75.1%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN G

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	64,763	87,467	74.0%	77	48.2%
Total		64,763	87,467	74.0%	77	48.2%
<b>1999</b>	1999	2,438	9,696	25.1%	7	19.7%
	1998	58,642	89,254	65.7%	65	51.3%
Total		61,081	98,950	61.7%	72	48.2%
<b>2000</b>	2000	8,961	7,758	115.5%	6	87.7%
	1999	6,847	13,851	49.4%	10	39.1%
	1998	55,731	76,999	72.4%	55	58.1%
Total		71,538	98,608	72.5%	71	57.9%
<b>2001</b>	2001	16,953	14,714	115.2%	11	91.5%
	2000	9,159	10,494	87.3%	8	69.0%
	1999	8,378	13,853	60.5%	10	48.7%
	1998	43,689	70,787	61.7%	50	49.8%
Total		78,179	109,848	71.2%	78	57.2%
<b>2002</b>	2002	6,983	17,863	39.1%	12	33.5%
	2001	14,804	17,872	82.8%	13	66.3%
	2000	26,813	9,993	268.3%	7	218.7%
	1998-1999	98,385	74,366	132.3%	53	107.0%
Total		146,985	120,094	122.4%	84	99.7%
<b>2003</b>	2003	22,375	19,567	114.4%	14	90.2%
	2002	11,451	26,974	42.5%	18	36.0%
	2001	13,417	10,397	129.0%	7	110.8%
	1998-2000	65,043	74,978	86.7%	51	72.6%
Total		112,286	131,916	85.1%	90	70.9%
<b>2004</b>	2004	7,824	12,513	62.5%	9	51.1%
	2003	20,929	30,132	69.5%	20	58.5%
	2002	25,984	29,195	89.0%	18	80.9%
	1998-2001	88,445	86,942	101.7%	56	90.5%
Total		143,182	158,783	90.2%	103	79.1%
<b>2005</b>	2005	9,521	12,920	73.7%	8	66.6%
	2004	20,917	22,525	92.9%	16	75.8%
	2003	12,035	26,116	46.1%	17	41.7%
	1998-2002	71,089	100,662	70.6%	62	65.2%
Total		113,562	162,223	70.0%	103	63.2%
<b>2006</b>	2006	19,155	19,546	98.0%	13	84.1%
	2005	13,037	23,585	55.3%	15	49.1%
	2004	12,507	22,530	55.5%	15	47.9%
	1998-2003	99,169	121,205	81.8%	72	78.2%
Total		143,868	186,866	77.0%	116	71.1%
<b>2007</b>	2007	16	1,167	1.3%	1	1.3%
	2006	10,285	24,235	42.4%	15	41.0%
	2005	14,368	18,124	79.3%	12	76.6%
	1998-2004	117,428	134,045	87.6%	78	84.7%
Total		142,097	177,571	80.0%	106	77.4%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN H

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	63,330	73,061	86.7%	43	51.6%
Total		63,330	73,061	86.7%	43	51.6%
<b>1999</b>	1999	246	2,226	11.1%	1	6.2%
	1998	74,372	61,489	121.0%	33	79.5%
Total		74,619	63,715	117.1%	35	76.5%
<b>2000</b>	2000	759	2,123	35.8%	1	21.5%
	1999	1,590	4,199	37.9%	2	23.3%
	1998	48,464	62,675	77.3%	31	55.1%
Total		50,813	68,997	73.6%	35	51.7%
<b>2001</b>	2001	8,632	5,377	160.6%	3	101.8%
	2000	4,913	5,527	88.9%	3	57.9%
	1999	7,267	3,689	197.0%	2	134.1%
	1998	63,205	64,444	98.1%	31	71.4%
Total		84,017	79,037	106.3%	39	75.7%
<b>2002</b>	2002	2,099	6,562	32.0%	3	24.7%
	2001	32,031	9,786	327.3%	5	215.8%
	2000	7,399	6,222	118.9%	3	87.2%
	1998-1999	79,241	62,066	127.7%	29	95.6%
Total		120,770	84,636	142.7%	41	105.3%
<b>2003</b>	2003	4,044	5,580	72.5%	3	46.4%
	2002	5,838	9,654	60.5%	4	46.8%
	2001	22,808	8,577	265.9%	4	193.6%
	1998-2000	67,450	61,975	108.8%	28	85.0%
Total		100,140	85,786	116.7%	40	89.1%
<b>2004</b>	2004	6,848	3,334	205.4%	1	161.9%
	2003	5,586	7,048	79.2%	3	56.6%
	2002	7,767	12,410	62.6%	5	52.4%
	1998-2001	63,415	64,694	98.0%	27	82.2%
Total		83,616	87,487	95.6%	38	78.9%
<b>2005</b>	2005	13,528	6,359	212.7%	3	179.4%
	2004	5,127	3,766	136.1%	1	128.0%
	2003	5,356	6,857	78.1%	3	63.1%
	1998-2002	82,247	81,727	100.6%	32	90.7%
Total		106,258	98,709	107.6%	39	96.0%
<b>2006</b>	2006	329	600	54.9%	0	41.3%
	2005	2,615	6,375	41.0%	4	35.3%
	2004	168	1,989	8.5%	1	8.8%
	1998-2003	44,036	51,009	86.3%	25	81.0%
Total		47,149	59,973	78.6%	30	73.1%
<b>2007</b>	2007	0	0	0.0%	0	0.0%
	2006	3,213	1,532	209.7%	1	203.6%
	2005	4,364	6,661	65.5%	4	63.6%
	1998-2004	38,016	48,126	79.0%	24	76.6%
Total		45,593	56,320	81.0%	29	78.5%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN I

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	264,613	343,049	77.1%	202	47.3%
Total		264,613	343,049	77.1%	202	47.3%
<b>1999</b>	1999	7,983	19,267	41.4%	11	26.4%
	1998	238,636	314,757	75.8%	168	51.2%
Total		246,620	334,024	73.8%	179	49.7%
<b>2000</b>	2000	24,899	26,787	93.0%	15	62.1%
	1999	41,589	50,113	83.0%	27	55.5%
	1998	217,997	305,225	71.4%	150	52.5%
Total		284,485	382,125	74.4%	192	53.6%
<b>2001</b>	2001	8,630	24,676	35.0%	13	23.8%
	2000	41,426	39,516	104.8%	20	73.3%
	1999	39,690	47,091	84.3%	23	61.7%
	1998	250,511	301,541	83.1%	145	62.4%
Total		340,258	412,824	82.4%	202	60.9%
<b>2002</b>	2002	12,454	20,088	62.0%	10	43.6%
	2001	26,316	50,580	52.0%	26	36.6%
	2000	36,190	40,470	89.4%	19	68.6%
	1998-1999	279,600	335,192	83.4%	156	64.6%
Total		354,561	446,329	79.4%	212	60.5%
<b>2003</b>	2003	19,784	34,087	58.0%	18	39.2%
	2002	22,441	38,187	58.8%	19	42.9%
	2001	27,008	53,845	50.2%	25	38.9%
	1998-2000	303,244	354,558	85.5%	159	68.8%
Total		372,477	480,676	77.5%	222	60.8%
<b>2004</b>	2004	36,775	44,896	81.9%	22	61.8%
	2003	58,803	64,277	91.5%	32	66.3%
	2002	18,610	35,002	53.2%	15	43.6%
	1998-2001	357,879	403,241	88.8%	169	76.6%
Total		472,067	547,415	86.2%	238	71.7%
<b>2005</b>	2005	40,948	57,383	71.4%	25	58.2%
	2004	54,419	71,788	75.8%	32	61.0%
	2003	38,626	62,033	62.3%	27	50.9%
	1998-2002	336,576	423,717	79.4%	167	73.1%
Total		470,569	614,920	76.5%	252	67.6%
<b>2006</b>	2006	19,371	13,526	143.2%	8	131.5%
	2005	49,136	60,467	81.3%	33	68.8%
	2004	32,795	44,573	73.6%	24	64.2%
	1998-2003	263,166	344,217	76.5%	168	72.5%
Total		364,468	462,783	78.8%	233	72.9%
<b>2007</b>	2007	1,901	6,238	30.5%	4	29.6%
	2006	6,425	22,677	28.3%	13	27.5%
	2005	41,119	54,159	75.9%	30	73.6%
	1998-2004	229,891	353,855	65.0%	179	63.0%
Total		279,336	436,929	63.9%	225	62.0%

## RHODE ISLAND'S EXPERIENCE BY DURATION

## PLAN J

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	573,698	655,366	87.5%	319	49.6%
Total		573,698	655,366	87.5%	319	49.6%
<b>1999</b>	1999	30,449	41,893	72.7%	21	40.0%
	1998	719,497	671,580	107.1%	291	68.2%
Total		749,945	713,473	105.1%	312	66.3%
<b>2000</b>	2000	58,976	64,395	91.6%	31	53.1%
	1999	83,614	91,195	91.7%	43	53.8%
	1998	598,189	663,494	90.2%	279	59.1%
Total		740,779	819,084	90.4%	353	57.9%
<b>2001</b>	2001	42,437	73,194	58.0%	32	36.2%
	2000	110,958	119,324	93.0%	51	60.0%
	1999	87,018	101,513	85.7%	40	59.5%
	1998	641,611	669,253	95.9%	256	69.3%
Total		882,024	963,284	91.6%	379	64.2%
<b>2002</b>	2002	81,361	93,848	86.7%	42	53.9%
	2001	116,961	147,781	79.1%	61	53.3%
	2000	111,088	128,144	86.7%	48	64.1%
	1998-1999	586,620	774,312	75.8%	280	57.9%
Total		896,030	1,144,085	78.3%	430	57.5%
<b>2003</b>	2003	77,975	110,392	70.6%	47	45.8%
	2002	183,549	184,033	99.7%	77	65.6%
	2001	121,942	155,055	78.6%	57	58.9%
	1998-2000	788,179	870,754	90.5%	303	71.7%
Total		1,171,645	1,320,234	88.7%	485	66.7%
<b>2004</b>	2004	75,285	110,817	67.9%	43	48.4%
	2003	160,656	199,188	80.7%	77	57.9%
	2002	209,211	192,135	108.9%	71	80.8%
	1998-2001	911,431	1,042,204	87.5%	341	73.7%
Total		1,356,583	1,544,345	87.8%	532	70.3%
<b>2005</b>	2005	144,147	157,788	91.4%	58	68.8%
	2004	181,131	210,107	86.2%	77	64.9%
	2003	161,027	204,423	78.8%	72	62.1%
	1998-2002	1,070,330	1,216,764	88.0%	387	76.4%
Total		1,556,635	1,789,083	87.0%	593	72.4%
<b>2006</b>	2006	63,854	83,637	76.3%	46	67.2%
	2005	124,758	167,157	74.6%	80	62.6%
	2004	164,424	134,583	122.2%	64	104.6%
	1998-2003	780,302	968,205	80.6%	404	75.4%
Total		1,133,338	1,353,582	83.7%	593	76.2%
<b>2007</b>	2007	60,883	82,397	73.9%	45	70.6%
	2006	62,951	136,239	46.2%	73	44.1%
	2005	106,432	153,626	69.3%	73	66.1%
	1998-2004	901,800	1,050,506	85.8%	449	81.9%
Total		1,132,066	1,422,768	79.6%	640	75.9%

**RHODE ISLAND'S EXPERIENCE BY DURATION****PLAN K**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Lives</b>	<b>Loss Ratio @ 2008 Levels</b>
<b>2006</b>	2006	1,321	1,382	95.6%	3	95.6%
Total		1,321	1,382	95.6%	3	95.6%
<b>2007</b>	2007	2,792	5,711	48.9%	6	48.9%
	2006	733	3,453	21.2%	4	21.2%
Total		3,525	9,163	38.5%	11	38.5%

**RHODE ISLAND'S EXPERIENCE BY DURATION****PLAN L**

<b>Incurred Year</b>	<b>Issue Year</b>	<b>Incurred Claims</b>	<b>Earned Premiums</b>	<b>Loss Ratio</b>	<b>Lives</b>	<b>Loss Ratio @ 2008 Levels</b>
<b>2006</b>	2006	1,767	5,172	34.2%	5	29.8%
Total		1,767	5,172	34.2%	5	29.8%
<b>2007</b>	2007	11,685	8,619	135.6%	8	135.6%
	2006	1,558	7,738	20.1%	8	20.1%
Total		13,243	16,357	81.0%	16	81.0%



## RHODE ISLAND'S EXPERIENCE BY DURATION

## UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Lives	Loss Ratio @ 2008 Levels
<b>1998</b>	1998	3,490,221	4,232,432	82.5%	3,138	54.1%
Total		3,490,221	4,232,432	82.5%	3,138	54.1%
<b>1999</b>	1999	177,593	213,938	83.0%	146	56.8%
	1998	3,174,051	3,944,321	80.5%	2,574	59.3%
Total		3,351,644	4,158,259	80.6%	2,720	59.2%
<b>2000</b>	2000	349,667	410,219	85.2%	285	60.0%
	1999	332,620	408,612	81.4%	266	56.8%
	1998	3,113,448	3,743,249	83.2%	2,371	62.9%
Total		3,795,735	4,562,080	83.2%	2,922	62.0%
<b>2001</b>	2001	224,844	358,135	62.8%	232	45.7%
	2000	538,544	605,596	88.9%	394	65.3%
	1999	355,408	408,410	87.0%	246	65.6%
	1998	3,113,292	3,614,316	86.1%	2,228	67.0%
Total		4,232,088	4,986,458	84.9%	3,100	65.1%
<b>2002</b>	2002	296,940	380,604	78.0%	246	55.8%
	2001	464,870	591,855	78.5%	364	58.2%
	2000	500,212	574,867	87.0%	350	67.7%
	1998-1999	3,249,035	3,710,424	87.6%	2,229	69.0%
Total		4,511,057	5,257,750	85.8%	3,189	66.6%
<b>2003</b>	2003	326,847	452,681	72.2%	288	52.3%
	2002	609,222	685,300	88.9%	419	66.6%
	2001	445,236	595,288	74.8%	332	60.9%
	1998-2000	3,744,014	4,202,965	89.1%	2,409	73.7%
Total		5,125,318	5,936,233	86.3%	3,447	69.7%
<b>2004</b>	2004	303,711	438,777	69.2%	255	54.7%
	2003	598,272	786,426	76.1%	463	59.5%
	2002	632,344	690,366	91.6%	383	75.6%
	1998-2001	4,106,532	4,809,482	85.4%	2,576	75.2%
Total		5,640,860	6,725,051	83.9%	3,676	71.8%
<b>2005</b>	2005	449,232	521,146	86.2%	284	70.0%
	2004	616,153	765,760	80.5%	423	66.2%
	2003	531,698	764,802	69.5%	415	58.6%
	1998-2002	4,521,901	5,277,314	85.7%	2,729	77.6%
Total		6,118,983	7,329,022	83.5%	3,851	73.7%
<b>2006</b>	2006	711,014	757,118	93.9%	470	74.3%
	2005	538,850	713,834	75.5%	419	49.0%
	2004	524,943	647,558	81.1%	374	56.5%
	1998-2003	4,445,671	5,281,591	84.2%	2,873	77.4%
Total		6,220,478	7,400,101	84.1%	4,135	62.2%
<b>2007</b>	2007	452,214	630,330	71.7%	386	54.4%
	2006	903,001	1,169,395	77.2%	697	62.3%
	2005	469,887	691,847	67.9%	388	68.0%
	1998-2004	4,675,209	5,675,334	82.4%	3,007	72.6%
Total		6,500,311	8,166,905	79.6%	4,479	76.9%

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 1 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan A

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	0.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0737	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2983	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0218	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0000	1.0300	1.0300	1.0300	1.0550	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN A**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,049	\$58,697	67.4%	119
1999	\$73,980	\$60,170	81.3%	84
2000	\$84,505	\$55,603	65.8%	92
2001	\$92,580	\$80,274	86.7%	99
2002	\$85,816	\$81,641	95.1%	91
2003	\$95,490	\$76,406	80.0%	97
2004	\$110,938	\$70,139	63.2%	101
2005	\$107,727	\$57,716	53.6%	95
2006	\$127,425	\$69,702	54.7%	106
2007	\$137,298	\$109,728	79.9%	115
2008	\$136,646	\$91,371	66.9%	115
Total Historical	\$1,139,454	\$811,448	71.2%	n/a
With Interest	\$1,542,295	\$1,109,299	71.9%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$159,273	\$112,268	70.5%	139
2010	\$165,364	\$122,220	73.9%	140
2011	\$171,687	\$133,053	77.5%	141
2012	\$178,253	\$144,847	81.3%	142
2013	\$189,561	\$157,686	83.2%	143
2014	\$206,364	\$171,663	83.2%	144
2015	\$224,656	\$186,880	83.2%	145
2016	\$244,569	\$203,445	83.2%	147
2017	\$266,248	\$221,478	83.2%	148
2018	\$289,848	\$241,110	83.2%	149
Total Projected	\$2,095,824	\$1,694,649	80.9%	n/a
Discounted with Interest	\$1,536,316	\$1,233,045	80.3%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$159,273	\$112,268	70.5%	139
2010	\$165,364	\$122,220	73.9%	140
2011	\$171,687	\$133,053	77.5%	141
2012	\$178,253	\$144,847	81.3%	142
2013	\$189,561	\$157,686	83.2%	143
2014	\$206,364	\$171,663	83.2%	144
2015	\$224,656	\$186,880	83.2%	145
2016	\$244,569	\$203,445	83.2%	147
2017	\$266,248	\$221,478	83.2%	148
2018	\$289,848	\$241,110	83.2%	149
Total Projected	\$2,095,824	\$1,694,649	80.9%	n/a
Discounted with Interest	\$1,536,316	\$1,233,045	80.3%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,235,277	\$2,506,097	77.5%	n/a
Discounted with Interest	\$3,078,611	\$2,342,344	76.1%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 2 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan B

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0718	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1965	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0919	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0307	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN B**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$75,797	\$73,717	97.3%	69
1999	\$64,254	\$65,770	102.4%	49
2000	\$57,975	\$52,527	90.6%	44
2001	\$53,825	\$40,655	75.5%	41
2002	\$51,283	\$36,132	70.5%	40
2003	\$59,263	\$47,074	79.4%	44
2004	\$84,427	\$78,500	93.0%	59
2005	\$97,285	\$94,385	97.0%	66
2006	\$115,760	\$94,312	81.5%	75
2007	\$128,686	\$115,846	90.0%	81
2008	\$140,356	\$102,592	73.1%	87
Total Historical	\$928,911	\$801,511	86.3%	n/a
With Interest	\$1,234,417	\$1,076,007	87.2%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$151,061	\$124,413	82.4%	96
2010	\$164,452	\$135,441	82.4%	97
2011	\$179,029	\$147,447	82.4%	98
2012	\$194,898	\$160,517	82.4%	99
2013	\$212,173	\$174,745	82.4%	100
2014	\$230,980	\$190,234	82.4%	100
2015	\$251,454	\$207,097	82.4%	101
2016	\$273,743	\$225,454	82.4%	102
2017	\$298,008	\$245,438	82.4%	103
2018	\$324,423	\$267,194	82.4%	104
Total Projected	\$2,280,222	\$1,877,980	82.4%	n/a
Discounted with Interest	\$1,659,114	\$1,366,438	82.4%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$155,700	\$124,413	79.9%	96
2010	\$169,501	\$135,441	79.9%	97
2011	\$184,526	\$147,447	79.9%	98
2012	\$200,882	\$160,517	79.9%	99
2013	\$218,689	\$174,745	79.9%	100
2014	\$238,073	\$190,234	79.9%	100
2015	\$259,176	\$207,097	79.9%	101
2016	\$282,149	\$225,454	79.9%	102
2017	\$307,159	\$245,438	79.9%	103
2018	\$334,385	\$267,194	79.9%	104
Total Projected	\$2,350,241	\$1,877,980	79.9%	n/a
Discounted with Interest	\$1,710,060	\$1,366,438	79.9%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,279,151	\$2,679,491	81.7%	n/a
Discounted with Interest	\$2,944,477	\$2,442,445	83.0%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 3 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan C

Assumptions:	2009	2010	2011	2012	2013	2014-2018
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0708	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0931	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0329	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0297	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN C**
**HISTORICAL EXPERIENCE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
1998	\$1,406,557	\$1,159,394	82.4%	1,120
1999	\$1,297,098	\$994,276	76.7%	943
2000	\$1,497,399	\$1,253,679	83.7%	1,070
2001	\$1,677,138	\$1,430,682	85.3%	1,169
2002	\$1,718,027	\$1,605,640	93.5%	1,195
2003	\$1,958,418	\$1,686,022	86.1%	1,284
2004	\$2,131,173	\$1,700,949	79.8%	1,315
2005	\$2,190,847	\$1,824,689	83.3%	1,315
2006	\$2,382,490	\$2,203,536	92.5%	1,374
2007	\$2,527,368	\$2,113,502	83.6%	1,399
2008	\$2,641,786	\$2,164,609	81.9%	1,416
Total Historical	\$21,428,300	\$18,136,977	84.6%	n/a
With Interest	\$28,801,285	\$24,339,756	84.5%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
2009	\$2,599,793	\$2,270,976	87.4%	1,438
2010	\$2,830,238	\$2,472,275	87.4%	1,450
2011	\$3,081,111	\$2,691,417	87.4%	1,461
2012	\$3,354,220	\$2,929,984	87.4%	1,473
2013	\$3,651,538	\$3,189,698	87.4%	1,485
2014	\$3,975,211	\$3,472,433	87.4%	1,497
2015	\$4,327,573	\$3,780,230	87.4%	1,509
2016	\$4,711,169	\$4,115,309	87.4%	1,521
2017	\$5,128,768	\$4,480,090	87.4%	1,533
2018	\$5,583,382	\$4,877,205	87.4%	1,545
Total Projected	\$39,243,003	\$34,279,617	87.4%	n/a
Discounted with Interest	\$28,553,625	\$24,942,213	87.4%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
2009	\$2,677,115	\$2,270,976	84.8%	1,438
2010	\$2,914,415	\$2,472,275	84.8%	1,450
2011	\$3,172,748	\$2,691,417	84.8%	1,461
2012	\$3,453,981	\$2,929,984	84.8%	1,473
2013	\$3,760,141	\$3,189,698	84.8%	1,485
2014	\$4,093,440	\$3,472,433	84.8%	1,497
2015	\$4,456,283	\$3,780,230	84.8%	1,509
2016	\$4,851,288	\$4,115,309	84.8%	1,521
2017	\$5,281,306	\$4,480,090	84.8%	1,533
2018	\$5,749,441	\$4,877,205	84.8%	1,545
Total Projected	\$40,410,158	\$34,279,617	84.8%	n/a
Discounted with Interest	\$29,402,859	\$24,942,213	84.8%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
Total Lifetime	\$61,838,458	\$52,416,595	84.8%	n/a
Discounted with Interest	\$58,204,145	\$49,281,969	84.7%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 4 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan D

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0715	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2404	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0593	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0304	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN D**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$63,294	\$43,853	69.3%	58
1999	\$66,628	\$43,299	65.0%	51
2000	\$78,706	\$74,032	94.1%	60
2001	\$81,144	\$55,059	67.9%	60
2002	\$73,152	\$49,209	67.3%	54
2003	\$82,435	\$59,414	72.1%	56
2004	\$88,511	\$69,160	78.1%	57
2005	\$91,957	\$84,913	92.3%	57
2006	\$94,341	\$68,022	72.1%	56
2007	\$97,357	\$98,500	101.2%	56
2008	\$104,439	\$79,954	76.6%	59
Total Historical	\$921,964	\$725,416	78.7%	n/a
With Interest	\$1,258,498	\$979,140	77.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$113,126	\$97,547	86.2%	68
2010	\$123,153	\$106,194	86.2%	68
2011	\$134,069	\$115,607	86.2%	69
2012	\$145,953	\$125,854	86.2%	69
2013	\$158,891	\$137,010	86.2%	70
2014	\$172,975	\$149,154	86.2%	70
2015	\$188,307	\$162,375	86.2%	71
2016	\$204,999	\$176,768	86.2%	71
2017	\$223,170	\$192,437	86.2%	72
2018	\$242,952	\$209,495	86.2%	73
Total Projected	\$1,707,595	\$1,472,440	86.2%	n/a
Discounted with Interest	\$1,242,464	\$1,071,363	86.2%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$116,563	\$97,547	83.7%	68
2010	\$126,895	\$106,194	83.7%	68
2011	\$138,143	\$115,607	83.7%	69
2012	\$150,388	\$125,854	83.7%	69
2013	\$163,718	\$137,010	83.7%	70
2014	\$178,230	\$149,154	83.7%	70
2015	\$194,029	\$162,375	83.7%	71
2016	\$211,227	\$176,768	83.7%	71
2017	\$229,951	\$192,437	83.7%	72
2018	\$250,333	\$209,495	83.7%	73
Total Projected	\$1,759,477	\$1,472,440	83.7%	n/a
Discounted with Interest	\$1,280,214	\$1,071,363	83.7%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$2,681,442	\$2,197,857	82.0%	n/a
Discounted with Interest	\$2,538,712	\$2,050,504	80.8%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 5 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan E

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0484	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0391	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0303	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN E**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$152,240	\$139,773	91.8%	149
1999	\$175,537	\$136,937	78.0%	144
2000	\$172,433	\$122,294	70.9%	130
2001	\$165,790	\$116,184	70.1%	123
2002	\$144,016	\$99,693	69.2%	107
2003	\$160,650	\$165,589	103.1%	112
2004	\$168,807	\$151,740	89.9%	111
2005	\$153,136	\$168,470	110.0%	98
2006	\$154,153	\$123,167	79.9%	95
2007	\$154,920	\$115,096	74.3%	92
2008	\$151,645	\$121,178	79.9%	87
Total Historical	\$1,753,328	\$1,460,120	83.3%	n/a
With Interest	\$2,468,037	\$2,046,854	82.9%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$142,395	\$122,780	86.2%	85
2010	\$155,017	\$133,664	86.2%	85
2011	\$168,758	\$145,512	86.2%	86
2012	\$183,716	\$158,410	86.2%	87
2013	\$200,001	\$172,451	86.2%	87
2014	\$217,729	\$187,737	86.2%	88
2015	\$237,029	\$204,378	86.2%	89
2016	\$258,039	\$222,494	86.2%	90
2017	\$280,911	\$242,216	86.2%	90
2018	\$305,811	\$263,686	86.2%	91
Total Projected	\$2,149,407	\$1,853,329	86.2%	n/a
Discounted with Interest	\$1,563,931	\$1,348,502	86.2%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$146,707	\$122,780	83.7%	85
2010	\$159,711	\$133,664	83.7%	85
2011	\$173,868	\$145,512	83.7%	86
2012	\$189,280	\$158,410	83.7%	87
2013	\$206,057	\$172,451	83.7%	87
2014	\$224,322	\$187,737	83.7%	88
2015	\$244,206	\$204,378	83.7%	89
2016	\$265,853	\$222,494	83.7%	90
2017	\$289,418	\$242,216	83.7%	90
2018	\$315,072	\$263,686	83.7%	91
Total Projected	\$2,214,494	\$1,853,329	83.7%	n/a
Discounted with Interest	\$1,611,289	\$1,348,502	83.7%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$3,967,822	\$3,313,450	83.5%	n/a
Discounted with Interest	\$4,079,326	\$3,395,356	83.2%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 6 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan F

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	2.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0714	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.2186	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0577	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0296	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN F**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$1,288,551	\$1,048,384	81.4%	981
1999	\$1,270,601	\$918,928	72.3%	852
2000	\$1,302,249	\$1,089,983	83.7%	875
2001	\$1,350,987	\$1,124,758	83.3%	909
2002	\$1,390,312	\$1,120,395	80.6%	936
2003	\$1,561,365	\$1,334,266	85.5%	1,019
2004	\$1,803,165	\$1,514,924	84.0%	1,122
2005	\$2,023,135	\$1,641,786	81.2%	1,234
2006	\$2,456,173	\$1,969,828	80.2%	1,450
2007	\$3,002,169	\$2,331,779	77.7%	1,708
2008	\$3,473,756	\$2,877,985	82.8%	1,926
Total Historical	\$20,922,463	\$16,973,014	81.1%	n/a
With Interest	\$27,514,783	\$22,304,721	81.1%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$3,964,641	\$3,444,851	86.9%	2,180
2010	\$4,316,067	\$3,750,202	86.9%	2,197
2011	\$4,698,643	\$4,082,620	86.9%	2,215
2012	\$5,115,131	\$4,444,504	86.9%	2,232
2013	\$5,568,536	\$4,838,464	86.9%	2,250
2014	\$6,062,131	\$5,267,346	86.9%	2,268
2015	\$6,599,478	\$5,734,243	86.9%	2,287
2016	\$7,184,456	\$6,242,527	86.9%	2,305
2017	\$7,821,286	\$6,795,864	86.9%	2,323
2018	\$8,514,565	\$7,398,250	86.9%	2,342
Total Projected	\$59,844,933	\$51,998,871	86.9%	n/a
Discounted with Interest	\$43,543,807	\$37,834,930	86.9%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$4,081,825	\$3,444,851	84.4%	2,180
2010	\$4,443,638	\$3,750,202	84.4%	2,197
2011	\$4,837,522	\$4,082,620	84.4%	2,215
2012	\$5,266,320	\$4,444,504	84.4%	2,232
2013	\$5,733,127	\$4,838,464	84.4%	2,250
2014	\$6,241,311	\$5,267,346	84.4%	2,268
2015	\$6,794,541	\$5,734,243	84.4%	2,287
2016	\$7,396,809	\$6,242,527	84.4%	2,305
2017	\$8,052,462	\$6,795,864	84.4%	2,323
2018	\$8,766,232	\$7,398,250	84.4%	2,342
Total Projected	\$61,613,787	\$51,998,871	84.4%	n/a
Discounted with Interest	\$44,830,844	\$37,834,930	84.4%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$82,536,251	\$68,971,885	83.6%	n/a
Discounted with Interest	\$72,345,627	\$60,139,651	83.1%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 7 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan G

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0718	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.0147	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0302	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN G**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$87,467	\$64,763	74.0%	77
1999	\$98,950	\$61,081	61.7%	72
2000	\$98,608	\$71,538	72.5%	71
2001	\$109,848	\$78,179	71.2%	78
2002	\$120,094	\$146,985	122.4%	84
2003	\$131,916	\$112,286	85.1%	90
2004	\$158,783	\$143,182	90.2%	103
2005	\$162,223	\$113,562	70.0%	103
2006	\$186,866	\$143,868	77.0%	116
2007	\$177,571	\$142,097	80.0%	106
2008	\$169,597	\$137,930	81.3%	97
Total Historical	\$1,501,922	\$1,215,472	80.9%	n/a
With Interest	\$2,012,275	\$1,622,319	80.6%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$162,761	\$139,519	85.7%	97
2010	\$177,189	\$151,886	85.7%	97
2011	\$192,895	\$165,349	85.7%	98
2012	\$209,993	\$180,006	85.7%	99
2013	\$228,607	\$195,962	85.7%	100
2014	\$248,870	\$213,332	85.7%	100
2015	\$270,930	\$232,242	85.7%	101
2016	\$294,945	\$252,827	85.7%	102
2017	\$321,089	\$275,238	85.7%	103
2018	\$349,551	\$299,635	85.7%	104
Total Projected	\$2,456,830	\$2,105,997	85.7%	n/a
Discounted with Interest	\$1,787,616	\$1,532,346	85.7%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$167,674	\$139,519	83.2%	97
2010	\$182,536	\$151,886	83.2%	97
2011	\$198,716	\$165,349	83.2%	98
2012	\$216,330	\$180,006	83.2%	99
2013	\$235,506	\$195,962	83.2%	100
2014	\$256,381	\$213,332	83.2%	100
2015	\$279,107	\$232,242	83.2%	101
2016	\$303,847	\$252,827	83.2%	102
2017	\$330,780	\$275,238	83.2%	103
2018	\$360,100	\$299,635	83.2%	104
Total Projected	\$2,530,977	\$2,105,997	83.2%	n/a
Discounted with Interest	\$1,841,566	\$1,532,346	83.2%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$4,032,900	\$3,321,468	82.4%	n/a
Discounted with Interest	\$3,853,841	\$3,154,664	81.9%	n/a



**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 8 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan H

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0681	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1313	1.1080	1.1092	1.1103	1.1112	1.1136
d.) Claims Trend Rate	1.1298	1.0751	1.0755	1.0759	1.0763	1.0772
e.) Premium Trend Rate	1.0307	1.0668	1.0758	1.0761	1.0765	1.0773
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN H**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$73,061	\$63,330	86.7%	43
1999	\$63,715	\$74,619	117.1%	35
2000	\$68,997	\$50,813	73.6%	35
2001	\$79,037	\$84,017	106.3%	39
2002	\$84,636	\$120,770	142.7%	41
2003	\$85,786	\$100,140	116.7%	40
2004	\$87,487	\$83,616	95.6%	38
2005	\$98,709	\$106,258	107.6%	39
2006	\$59,973	\$47,149	78.6%	30
2007	\$56,320	\$45,593	81.0%	29
2008	\$53,389	\$34,161	64.0%	26
Total Historical	\$811,110	\$810,465	99.9%	n/a
With Interest	\$1,143,480	\$1,152,810	100.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$52,150	\$40,688	78.0%	28
2010	\$55,478	\$43,623	78.6%	28
2011	\$59,578	\$46,837	78.6%	28
2012	\$64,064	\$50,354	78.6%	28
2013	\$68,971	\$54,201	78.6%	28
2014	\$74,333	\$58,406	78.6%	28
2015	\$80,192	\$63,000	78.6%	28
2016	\$86,591	\$68,018	78.6%	28
2017	\$93,577	\$73,497	78.5%	28
2018	\$101,201	\$79,476	78.5%	28
Total Projected	\$736,135	\$578,100	78.5%	n/a
Discounted with Interest	\$538,298	\$422,689	78.5%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$53,751	\$40,688	75.7%	28
2010	\$57,183	\$43,623	76.3%	28
2011	\$61,409	\$46,837	76.3%	28
2012	\$66,034	\$50,354	76.3%	28
2013	\$71,092	\$54,201	76.2%	28
2014	\$76,620	\$58,406	76.2%	28
2015	\$82,660	\$63,000	76.2%	28
2016	\$89,256	\$68,018	76.2%	28
2017	\$96,458	\$73,497	76.2%	28
2018	\$104,318	\$79,476	76.2%	28
Total Projected	\$758,780	\$578,100	76.2%	n/a
Discounted with Interest	\$554,854	\$422,689	76.2%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$1,569,890	\$1,388,566	88.4%	n/a
Discounted with Interest	\$1,698,335	\$1,575,499	92.8%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 9 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan I

<u>Assumptions:</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0684	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.0716	1.1048	1.1063	1.1076	1.1088	1.1117
d.) Claims Trend Rate	1.0424	1.0741	1.0745	1.0750	1.0754	1.0765
e.) Premium Trend Rate	1.0304	1.0578	1.0747	1.0751	1.0755	1.0766
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN I**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
1998	\$343,049	\$264,613	77.1%	202
1999	\$334,024	\$246,620	73.8%	179
2000	\$382,125	\$284,485	74.4%	192
2001	\$412,824	\$340,258	82.4%	202
2002	\$446,329	\$354,561	79.4%	212
2003	\$480,676	\$372,477	77.5%	222
2004	\$547,415	\$472,067	86.2%	238
2005	\$614,920	\$470,569	76.5%	252
2006	\$462,783	\$364,468	78.8%	233
2007	\$436,929	\$279,336	63.9%	225
2008	\$415,175	\$294,290	70.9%	208
Total Historical	\$4,876,250	\$3,743,744	76.8%	n/a
With Interest	\$6,698,975	\$5,161,539	77.0%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$394,588	\$306,248	77.6%	207
2010	\$415,021	\$327,064	78.8%	206
2011	\$444,067	\$349,902	78.8%	205
2012	\$475,904	\$374,938	78.8%	204
2013	\$510,773	\$402,359	78.8%	204
2014	\$548,939	\$432,374	78.8%	204
2015	\$590,686	\$465,208	78.8%	204
2016	\$636,327	\$501,106	78.7%	204
2017	\$686,202	\$540,336	78.7%	204
2018	\$740,681	\$583,188	78.7%	205
Total Projected	\$5,443,188	\$4,282,723	78.7%	n/a
Discounted with Interest	\$3,986,387	\$3,135,540	78.7%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$406,602	\$306,248	75.3%	207
2010	\$427,663	\$327,064	76.5%	206
2011	\$457,599	\$349,902	76.5%	205
2012	\$490,413	\$374,938	76.5%	204
2013	\$526,352	\$402,359	76.4%	204
2014	\$565,688	\$432,374	76.4%	204
2015	\$608,715	\$465,208	76.4%	204
2016	\$655,755	\$501,106	76.4%	204
2017	\$707,159	\$540,336	76.4%	204
2018	\$763,307	\$583,188	76.4%	205
Total Projected	\$5,609,252	\$4,282,723	76.4%	n/a
Discounted with Interest	\$4,107,985	\$3,135,540	76.3%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$10,485,502	\$8,026,467	76.5%	n/a
Discounted with Interest	\$10,806,960	\$8,297,079	76.8%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 10 of 13)

Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan J

Assumptions:	2009	2010	2011	2012	2013	2014-2018
a.) Requested Rate Increase	3.0%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0691	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.1926	1.1068	1.1081	1.1093	1.1103	1.1129
d.) Claims Trend Rate	1.0355	1.0722	1.0728	1.0734	1.0740	1.0754
e.) Premium Trend Rate	1.0305	1.0730	1.0735	1.0741	1.0746	1.0759
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN J**
**HISTORICAL EXPERIENCE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
1998	\$655,366	\$573,698	87.5%	319
1999	\$713,473	\$749,945	105.1%	312
2000	\$819,084	\$740,779	90.4%	353
2001	\$963,284	\$882,024	91.6%	379
2002	\$1,144,085	\$896,030	78.3%	430
2003	\$1,320,234	\$1,171,645	88.7%	485
2004	\$1,544,345	\$1,356,583	87.8%	532
2005	\$1,789,083	\$1,556,635	87.0%	593
2006	\$1,353,582	\$1,133,338	83.7%	593
2007	\$1,422,768	\$1,132,066	79.6%	640
2008	\$1,563,330	\$1,249,917	80.0%	686
Total Historical	\$13,288,635	\$11,442,659	86.1%	n/a
With Interest	\$17,703,882	\$15,371,650	86.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
2009	\$1,688,905	\$1,436,899	85.1%	762
2010	\$1,805,110	\$1,534,660	85.0%	759
2011	\$1,932,553	\$1,641,916	85.0%	757
2012	\$2,072,205	\$1,759,485	84.9%	755
2013	\$2,225,122	\$1,888,258	84.9%	755
2014	\$2,392,454	\$2,029,207	84.8%	755
2015	\$2,575,456	\$2,183,389	84.8%	756
2016	\$2,775,494	\$2,351,958	84.7%	757
2017	\$2,994,053	\$2,536,167	84.7%	759
2018	\$3,232,755	\$2,737,385	84.7%	761
Total Projected	\$23,694,107	\$20,099,325	84.8%	n/a
Discounted with Interest	\$17,342,677	\$14,715,150	84.8%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
2009	\$1,740,393	\$1,436,899	82.6%	762
2010	\$1,860,167	\$1,534,660	82.5%	759
2011	\$1,991,523	\$1,641,916	82.4%	757
2012	\$2,135,461	\$1,759,485	82.4%	755
2013	\$2,293,071	\$1,888,258	82.3%	755
2014	\$2,465,538	\$2,029,207	82.3%	755
2015	\$2,654,154	\$2,183,389	82.3%	756
2016	\$2,860,328	\$2,351,958	82.2%	757
2017	\$3,085,591	\$2,536,167	82.2%	759
2018	\$3,331,614	\$2,737,385	82.2%	761
Total Projected	\$24,417,839	\$20,099,325	82.3%	n/a
Discounted with Interest	\$17,872,320	\$14,715,150	82.3%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	Premium	Incurred Claims	Loss Ratio	Average Lives
Total Lifetime	\$37,706,473	\$31,541,984	83.7%	n/a
Discounted with Interest	\$35,576,202	\$30,086,800	84.6%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 11 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan K

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	2.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	2.1829	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	0.9821	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0296	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN K**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$1,382	\$1,321	95.6%	3
2007	\$9,163	\$3,525	38.5%	11
2008	\$8,777	\$6,556	74.7%	11
Total Historical	\$19,322	\$11,402	59.0%	n/a
With Interest	\$20,635	\$12,124	58.8%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$16,474	\$13,071	79.3%	21
2010	\$17,934	\$14,229	79.3%	22
2011	\$19,524	\$15,491	79.3%	22
2012	\$21,254	\$16,864	79.3%	22
2013	\$23,138	\$18,359	79.3%	22
2014	\$25,189	\$19,986	79.3%	22
2015	\$27,422	\$21,758	79.3%	23
2016	\$29,853	\$23,686	79.3%	23
2017	\$32,499	\$25,786	79.3%	23
2018	\$35,379	\$28,071	79.3%	23
Total Projected	\$248,665	\$197,300	79.3%	n/a
Discounted with Interest	\$180,932	\$143,557	79.3%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$16,961	\$13,071	77.1%	21
2010	\$18,465	\$14,229	77.1%	22
2011	\$20,101	\$15,491	77.1%	22
2012	\$21,883	\$16,864	77.1%	22
2013	\$23,823	\$18,359	77.1%	22
2014	\$25,935	\$19,986	77.1%	22
2015	\$28,233	\$21,758	77.1%	23
2016	\$30,736	\$23,686	77.1%	23
2017	\$33,461	\$25,786	77.1%	23
2018	\$36,427	\$28,071	77.1%	23
Total Projected	\$256,025	\$197,300	77.1%	n/a
Discounted with Interest	\$186,287	\$143,557	77.1%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$275,347	\$208,701	75.8%	n/a
Discounted with Interest	\$206,922	\$155,682	75.2%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 12 of 13)

 Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 Plan L

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	6.9%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0700	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	1.8495	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	1.1688	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0697	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**PLAN L**
**HISTORICAL EXPERIENCE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2006	\$5,172	\$1,767	34.2%	5
2007	\$16,357	\$13,243	81.0%	16
2008	\$23,276	\$16,239	69.8%	21
Total Historical	\$44,806	\$31,249	69.7%	n/a
With Interest	\$47,799	\$33,215	69.5%	n/a

**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$38,551	\$32,648	84.7%	37
2010	\$41,968	\$35,542	84.7%	37
2011	\$45,688	\$38,692	84.7%	37
2012	\$49,738	\$42,122	84.7%	37
2013	\$54,147	\$45,856	84.7%	38
2014	\$58,947	\$49,920	84.7%	38
2015	\$64,172	\$54,345	84.7%	38
2016	\$69,860	\$59,163	84.7%	39
2017	\$76,052	\$64,407	84.7%	39
2018	\$82,794	\$70,116	84.7%	39
Total Projected	\$581,918	\$492,811	84.7%	n/a
Discounted with Interest	\$423,410	\$358,575	84.7%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$41,239	\$32,648	79.2%	37
2010	\$44,895	\$35,542	79.2%	37
2011	\$48,874	\$38,692	79.2%	37
2012	\$53,207	\$42,122	79.2%	37
2013	\$57,923	\$45,856	79.2%	38
2014	\$63,057	\$49,920	79.2%	38
2015	\$68,646	\$54,345	79.2%	38
2016	\$74,731	\$59,163	79.2%	39
2017	\$81,355	\$64,407	79.2%	39
2018	\$88,567	\$70,116	79.2%	39
Total Projected	\$622,495	\$492,811	79.2%	n/a
Discounted with Interest	\$452,934	\$358,575	79.2%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$667,301	\$524,060	78.5%	n/a
Discounted with Interest	\$500,733	\$391,790	78.2%	n/a

**RHODE ISLAND - LOSS RATIO PROJECTIONS**

Attachment 5 (Page 13 of 13)

Company: United HealthCare Insurance Company  
 Policy Form: G-36000-4 UHC Select Plan C

Assumptions:	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014-2018</u>
a.) Requested Rate Increase	3.1%	n/a	n/a	n/a	n/a	n/a
b.) Lapse Rate	0.0708	0.1000	0.1000	0.1000	0.1000	0.1000
c.) New Business Factor	N/A	1.1200	1.1200	1.1200	1.1200	1.1200
d.) Claims Trend Rate	N/A	1.0800	1.0800	1.0800	1.0800	1.0800
e.) Premium Trend Rate	1.0310	1.0800	1.0800	1.0800	1.0800	1.0800
f.) Interest Rate	6.0%	6.0%	6.0%	6.0%	6.0%	6.0%

**UHC SELECT PLAN C**
**PROJECTED EXPERIENCE - WITHOUT 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$6,831	\$6,173	90.4%	5
2010	\$7,436	\$6,720	90.4%	5
2011	\$8,096	\$7,316	90.4%	5
2012	\$8,813	\$7,964	90.4%	5
2013	\$9,594	\$8,670	90.4%	5
2014	\$10,445	\$9,438	90.4%	5
2015	\$11,371	\$10,275	90.4%	5
2016	\$12,379	\$11,186	90.4%	5
2017	\$13,476	\$12,177	90.4%	5
2018	\$14,670	\$13,257	90.4%	5
Total Projected	\$103,112	\$93,175	90.4%	n/a
Discounted with Interest	\$75,025	\$67,795	90.4%	n/a

**PROJECTED EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
2009	\$7,043	\$6,173	87.6%	5
2010	\$7,667	\$6,720	87.6%	5
2011	\$8,347	\$7,316	87.6%	5
2012	\$9,087	\$7,964	87.6%	5
2013	\$9,892	\$8,670	87.6%	5
2014	\$10,769	\$9,438	87.6%	5
2015	\$11,723	\$10,275	87.6%	5
2016	\$12,762	\$11,186	87.6%	5
2017	\$13,894	\$12,177	87.6%	5
2018	\$15,125	\$13,257	87.6%	5
Total Projected	\$106,309	\$93,175	87.6%	n/a
Discounted with Interest	\$77,351	\$67,795	87.6%	n/a

**TOTAL LIFETIME EXPERIENCE - WITH 2009 RATE INCREASE**

	<u>Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>Average Lives</u>
Total Lifetime	\$106,309	\$93,175	87.6%	n/a
Discounted with Interest	\$77,351	\$67,795	87.6%	n/a

**Rhode Island  
Standardized Plans Rate History  
UHC Plans**

	<u>1/2004*</u>	<u>1/2005*</u>	<u>1/2006</u>	<u>1/2007</u>	<u>1/2008</u>	<u>Proposed 1/2009</u>	<u>2005/2004</u>	<u>2006/2005</u>	<u>2007/2006</u>	<u>2008/2007</u>	<u>Proposed 2009/2008</u>
<b>A</b>	\$97.50	\$99.50	\$102.50	\$102.50	\$102.50	\$102.50	2.1%	3.0%	0.0%	0.0%	0.0%
<b>B</b>	\$125.25	\$127.75	\$131.50	\$135.50	\$139.50	\$143.75	2.0%	2.9%	3.0%	3.0%	3.0%
<b>C</b>	\$141.75	\$144.75	\$149.50	\$155.50	\$160.75	\$165.50	2.1%	3.3%	4.0%	3.4%	3.0%
<b>D</b>	\$133.00	\$135.75	\$139.75	\$144.00	\$149.00	\$153.50	2.1%	2.9%	3.0%	3.5%	3.0%
<b>E</b>	\$133.00	\$135.75	\$139.75	\$144.00	\$149.50	\$154.00	2.1%	2.9%	3.0%	3.8%	3.0%
<b>F</b>	\$142.75	\$145.75	\$150.50	\$156.50	\$161.75	\$166.50	2.1%	3.3%	4.0%	3.4%	2.9%
<b>G</b>	\$133.50	\$136.75	\$140.75	\$145.00	\$150.00	\$154.50	2.4%	2.9%	3.0%	3.4%	3.0%
<b>H (with drugs)</b>	\$207.50	\$220.75	\$227.25	\$227.25	\$236.00	\$243.00	6.4%	2.9%	0.0%	3.9%	3.0%
<b>H (without drugs)</b>			\$152.50	\$158.50	\$163.25	\$168.25			3.9%	3.0%	3.1%
<b>I (with drugs)</b>	\$208.50	\$221.75	\$228.50	\$228.50	\$237.25	\$244.25	6.4%	3.0%	0.0%	3.8%	3.0%
<b>I (without drugs)</b>			\$153.75	\$159.75	\$164.50	\$169.50			3.9%	3.0%	3.0%
<b>J (with drugs)</b>	\$267.50	\$276.50	\$285.00	\$297.00	\$312.25	\$321.50	3.4%	3.1%	4.2%	5.1%	3.0%
<b>J (without drugs)</b>			\$174.75	\$180.00	\$188.50	\$194.25			3.0%	4.7%	3.1%
<b>K</b>			\$66.75	\$68.75	\$68.75	\$70.75			3.0%	0.0%	2.9%
<b>L</b>			\$91.50	\$94.25	\$94.25	\$100.75			3.0%	0.0%	6.9%
<b>Select C</b>	\$106.25	\$108.50	\$112.50	\$117.50	\$121.75	\$125.50	2.1%	3.7%	4.4%	3.6%	3.1%

\*The 2004 and 2005 rates were deferred until March 1.

### National Inforce Lives

<u>Plan</u>	<u>2007</u>	<u>2008*</u>	<u>2009*</u>
A	89,728	89,215	92,843
B	73,069	76,328	84,407
C	560,446	552,996	554,697
D	52,661	51,973	53,200
E	71,118	66,069	62,089
F	884,502	951,515	1,030,961
G	56,773	54,616	53,580
H	20,261	20,040	20,028
I	97,827	96,064	93,585
J	302,470	359,739	418,726
K	4,541	8,515	14,118
L	4,584	21,114	37,035
Select C	18,229	16,530	15,599

\* Projected



## Rhode Island Medicare Supplement Standardized Plans Trend Development

The components of the composite trend are shown below.

### Part A Deductible.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Part A Deductible	\$952	\$992	\$1,024	\$1,064
% Change in Part A Deductible	4.4%	4.2%	3.2%	3.9%
Utilization Trend	11.0%	-11.5%	-2.3%	-0.2%
Composite Trend	15.9%	-7.8%	0.9%	3.7%

**Hospital Co-Payments.** Hospital Co-payments are paid for days 61 and after for long hospital stays.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Daily Coinsurance Amount	\$238	\$248	\$256	\$266
% Change in Daily Coinsurance	4.4%	4.2%	3.2%	3.9%
Utilization Trend	70.3%	-32.0%	26.2%	-0.1%
Composite Trend	77.7%	-29.2%	30.3%	3.8%

**Skilled Nursing.** Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Daily Coinsurance	\$119	\$124	\$128	\$133
% Change in Daily Coinsurance	4.4%	4.2%	3.2%	3.9%
Utilization/Length of Stay, days 21-100	-5.1%	-4.8%	24.7%	8.8%
Composite Trend	-1.0%	-0.8%	28.7%	13.0%

### Part B Coinsurance.

	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>
Medicare Fee Update	-1.8%	-0.8%	0.9%	1.9%
Utilization Trend	5.3%	-0.7%	2.0%	2.2%
Composite Trend	3.4%	-1.5%	2.9%	4.1%

The net increase in the cost for Part B services in 2008 was 0.9%. For 2009, we assume a net increase of 1.9%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2008 and 2009 are 2.0% and 2.2%, respectively.

**Part B Deductible.** For 2009 the Part B deductible is \$136, an increase of 0.7% over 2008. The projected Part B deductible trend is 2.0% for 2008 and 1.0% for 2009.

**Part B Excess.** Projected claim costs for 2008 and 2009 are \$0.15 and \$0.15, respectively.

**Prescription Drugs.** Our assumed composite trends for plans H, I, and J are 12.0% for 2008, and 5.6% for 2009.

**Foreign Care/ At-Home Care/ Preventive Care.** In aggregate, these benefits represent less than 0.3% of the total Rhode Island claim cost.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN A</b>	<u>Premium</u>	<u>Premium Accumulated to 12/08</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/08</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$4,586	\$11,994	\$649	\$1,697	14.2%
1993	\$18,768	\$46,308	\$6,096	\$15,041	32.5%
1994	\$33,985	\$79,108	\$21,361	\$49,723	62.9%
1995	\$44,501	\$97,723	\$31,034	\$68,150	69.7%
1996	\$71,925	\$149,005	\$62,125	\$128,704	86.4%
1997	\$85,292	\$166,695	\$77,767	\$151,989	91.2%
Total	\$259,056	\$550,835	\$199,032	\$415,305	75.4%
<u>United HealthCare Experience</u>					
1998	\$87,049	\$160,500	\$58,697	\$108,225	67.4%
1999	\$73,980	\$128,682	\$60,170	\$104,661	81.3%
2000	\$84,505	\$138,669	\$55,603	\$91,243	65.8%
2001	\$92,580	\$143,322	\$80,274	\$124,270	86.7%
2002	\$85,816	\$125,331	\$81,641	\$119,234	95.1%
2003	\$95,490	\$131,565	\$76,406	\$105,271	80.0%
2004	\$110,938	\$144,198	\$70,139	\$91,167	63.2%
2005	\$107,727	\$132,097	\$57,716	\$70,773	53.6%
2006	\$127,425	\$147,407	\$69,702	\$80,633	54.7%
2007	\$137,298	\$149,838	\$109,728	\$119,750	79.9%
2008	\$136,646	\$140,686	\$91,371	\$94,072	66.9%
Total	\$1,139,454	\$1,542,295	\$811,448	\$1,109,299	71.9%
<u>Expected Future Experience</u>					
2009	\$159,273	\$154,700	\$112,268	\$109,044	70.5%
2010	\$165,364	\$151,524	\$122,220	\$111,991	73.9%
2011	\$171,687	\$148,414	\$133,053	\$115,017	77.5%
2012	\$178,253	\$145,367	\$144,847	\$118,124	81.3%
2013	\$189,561	\$145,839	\$157,686	\$121,316	83.2%
2014	\$206,364	\$149,779	\$171,663	\$124,594	83.2%
2015	\$224,656	\$153,826	\$186,880	\$127,960	83.2%
2016	\$244,569	\$157,982	\$203,445	\$131,417	83.2%
2017	\$266,248	\$162,251	\$221,478	\$134,968	83.2%
2018	\$289,848	\$166,635	\$241,110	\$138,615	83.2%
Expected Future (2009-2018)	\$2,095,824	\$1,536,316	\$1,694,649	\$1,233,045	80.3%
Aggregate (1992-2018)	\$3,494,334	\$3,629,446	\$2,705,130	\$2,757,649	76.0%
<b>PLAN B</b>	<u>Premium</u>	<u>Premium Accumulated to 12/08</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/08</u>	<u>Incurred Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$13,882	\$36,308	\$12,645	\$33,072	91.1%
1993	\$43,894	\$108,304	\$47,357	\$116,849	107.9%
1994	\$55,076	\$128,203	\$41,852	\$97,422	76.0%
1995	\$65,088	\$142,932	\$49,585	\$108,888	76.2%
1996	\$114,761	\$237,749	\$112,898	\$233,889	98.4%
1997	\$121,170	\$236,816	\$117,154	\$228,967	96.7%
Total	\$413,871	\$890,313	\$381,491	\$819,088	92.0%
<u>United HealthCare Experience</u>					
1998	\$75,797	\$139,754	\$73,717	\$135,919	97.3%
1999	\$64,254	\$111,765	\$65,770	\$114,402	102.4%
2000	\$57,975	\$95,135	\$52,527	\$86,195	90.6%
2001	\$53,825	\$83,326	\$40,655	\$62,938	75.5%
2002	\$51,283	\$74,897	\$36,132	\$52,770	70.5%
2003	\$59,263	\$81,651	\$47,074	\$64,858	79.4%
2004	\$84,427	\$109,738	\$78,500	\$102,035	93.0%
2005	\$97,285	\$119,293	\$94,385	\$115,738	97.0%
2006	\$115,760	\$133,913	\$94,312	\$109,102	81.5%
2007	\$128,686	\$140,440	\$115,846	\$126,427	90.0%
2008	\$140,356	\$144,505	\$102,592	\$105,625	73.1%
Total	\$928,911	\$1,234,417	\$801,511	\$1,076,007	87.2%
<u>Expected Future Experience</u>					
2009	\$155,700	\$151,229	\$124,413	\$120,841	79.9%
2010	\$169,501	\$155,315	\$135,441	\$124,106	79.9%
2011	\$184,526	\$159,512	\$147,447	\$127,459	79.9%
2012	\$200,882	\$163,822	\$160,517	\$130,903	79.9%
2013	\$218,689	\$168,248	\$174,745	\$134,440	79.9%
2014	\$238,073	\$172,794	\$190,234	\$138,072	79.9%
2015	\$259,176	\$177,462	\$207,097	\$141,803	79.9%
2016	\$282,149	\$182,257	\$225,454	\$145,634	79.9%
2017	\$307,159	\$187,182	\$245,438	\$149,569	79.9%
2018	\$334,385	\$192,239	\$267,194	\$153,610	79.9%
Expected Future (2009-2018)	\$2,350,241	\$1,710,060	\$1,877,980	\$1,366,438	79.9%
Aggregate (1992-2018)	\$3,693,022	\$3,834,790	\$3,060,983	\$3,261,533	85.1%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN C</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<u>a</u>	<u>to 12/08</u>	<u>Claims</u>	<u>to 12/08</u>	<u>Loss Ratio</u>
		<u>b</u>	<u>c</u>	<u>d</u>	<u>d/b</u>
<u>Prudential Experience</u>					
1992	\$34,302	\$89,715	\$20,411	\$53,384	59.5%
1993	\$206,358	\$509,169	\$145,847	\$359,864	70.7%
1994	\$556,968	\$1,296,478	\$474,393	\$1,104,266	85.2%
1995	\$877,037	\$1,925,959	\$875,407	\$1,922,381	99.8%
1996	\$1,518,727	\$3,146,321	\$1,437,272	\$2,977,571	94.6%
1997	\$1,625,144	\$3,176,211	\$1,405,006	\$2,745,969	86.5%
Total	\$4,818,536	\$10,143,854	\$4,358,337	\$9,163,435	90.3%
<u>United HealthCare Experience</u>					
1998	\$1,406,557	\$2,593,397	\$1,159,394	\$2,137,679	82.4%
1999	\$1,297,098	\$2,256,205	\$994,276	\$1,729,468	76.7%
2000	\$1,497,399	\$2,457,182	\$1,253,679	\$2,057,247	83.7%
2001	\$1,677,138	\$2,596,347	\$1,430,682	\$2,214,813	85.3%
2002	\$1,718,027	\$2,509,101	\$1,605,640	\$2,344,965	93.5%
2003	\$1,958,418	\$2,698,283	\$1,686,022	\$2,322,980	86.1%
2004	\$2,131,173	\$2,770,098	\$1,700,949	\$2,210,893	79.8%
2005	\$2,190,847	\$2,686,473	\$1,824,689	\$2,237,481	83.3%
2006	\$2,382,490	\$2,756,105	\$2,203,536	\$2,549,088	92.5%
2007	\$2,527,368	\$2,758,209	\$2,113,502	\$2,306,543	83.6%
2008	\$2,641,786	\$2,719,885	\$2,164,609	\$2,228,601	81.9%
Total	\$21,428,300	\$28,801,285	\$18,136,977	\$24,339,756	84.5%
<u>Expected Future Experience</u>					
2009	\$2,677,115	\$2,600,244	\$2,270,976	\$2,205,766	84.8%
2010	\$2,914,415	\$2,670,500	\$2,472,275	\$2,265,364	84.8%
2011	\$3,172,748	\$2,742,654	\$2,691,417	\$2,326,571	84.8%
2012	\$3,453,981	\$2,816,757	\$2,929,984	\$2,389,433	84.8%
2013	\$3,760,141	\$2,892,863	\$3,189,698	\$2,453,992	84.8%
2014	\$4,093,440	\$2,971,024	\$3,472,433	\$2,520,296	84.8%
2015	\$4,456,283	\$3,051,298	\$3,780,230	\$2,588,392	84.8%
2016	\$4,851,288	\$3,133,741	\$4,115,309	\$2,658,327	84.8%
2017	\$5,281,306	\$3,218,411	\$4,480,090	\$2,730,152	84.8%
2018	\$5,749,441	\$3,305,369	\$4,877,205	\$2,803,918	84.8%
Expected Future (2009-2018)	\$40,410,158	\$29,402,859	\$34,279,617	\$24,942,213	84.8%
Aggregate (1992-2018)	\$66,656,995	\$68,347,999	\$56,774,931	\$58,445,404	85.5%
<b>PLAN D</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<u>a</u>	<u>to 12/08</u>	<u>Claims</u>	<u>to 12/08</u>	<u>Loss Ratio</u>
		<u>b</u>	<u>c</u>	<u>d</u>	<u>d/b</u>
<u>Prudential Experience</u>					
1992	\$4,668	\$12,209	\$7,787	\$20,367	166.8%
1993	\$16,486	\$40,678	\$11,920	\$29,411	72.3%
1994	\$25,101	\$58,429	\$10,537	\$24,528	42.0%
1995	\$28,257	\$62,052	\$20,936	\$45,976	74.1%
1996	\$52,707	\$109,192	\$47,171	\$97,723	89.5%
1997	\$55,208	\$107,899	\$44,461	\$86,895	80.5%
Total	\$182,427	\$390,459	\$142,812	\$304,899	78.1%
<u>United HealthCare Experience</u>					
1998	\$63,294	\$116,701	\$43,853	\$80,856	69.3%
1999	\$66,628	\$115,894	\$43,299	\$75,315	65.0%
2000	\$78,706	\$129,154	\$74,032	\$121,485	94.1%
2001	\$81,144	\$125,618	\$55,059	\$85,236	67.9%
2002	\$73,152	\$106,836	\$49,209	\$71,868	67.3%
2003	\$82,435	\$113,578	\$59,414	\$81,860	72.1%
2004	\$88,511	\$115,046	\$69,160	\$89,894	78.1%
2005	\$91,957	\$112,759	\$84,913	\$104,123	92.3%
2006	\$94,341	\$109,136	\$68,022	\$78,689	72.1%
2007	\$97,357	\$106,250	\$98,500	\$107,496	101.2%
2008	\$104,439	\$107,527	\$79,954	\$82,318	76.6%
Total	\$921,964	\$1,258,498	\$725,416	\$979,140	77.8%
<u>Expected Future Experience</u>					
2009	\$116,563	\$113,216	\$97,547	\$94,746	83.7%
2010	\$126,895	\$116,275	\$106,194	\$97,306	83.7%
2011	\$138,143	\$119,416	\$115,607	\$99,935	83.7%
2012	\$150,388	\$122,643	\$125,854	\$102,635	83.7%
2013	\$163,718	\$125,957	\$137,010	\$105,408	83.7%
2014	\$178,230	\$129,360	\$149,154	\$108,256	83.7%
2015	\$194,029	\$132,855	\$162,375	\$111,181	83.7%
2016	\$211,227	\$136,445	\$176,768	\$114,185	83.7%
2017	\$229,951	\$140,131	\$192,437	\$117,270	83.7%
2018	\$250,333	\$143,917	\$209,495	\$120,439	83.7%
Expected Future (2009-2018)	\$1,759,477	\$1,280,214	\$1,472,440	\$1,071,363	83.7%
Aggregate (1992-2018)	\$2,863,868	\$2,929,171	\$2,340,669	\$2,355,403	80.4%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
**(Years 1997 and Prior are Prudential's Experience)**

<b>PLAN E</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/08</b>		<b>to 12/08</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$3,056	\$7,993	\$1,205	\$3,152	39.4%
1993	\$11,730	\$28,943	\$9,503	\$23,448	81.0%
1994	\$18,452	\$42,952	\$18,101	\$42,135	98.1%
1995	\$17,107	\$37,567	\$17,187	\$37,742	100.5%
1996	\$28,979	\$60,035	\$16,811	\$34,827	58.0%
1997	\$38,667	\$75,571	\$36,316	\$70,977	93.9%
Total	\$117,991	\$253,060	\$99,123	\$212,279	83.9%
<u>United HealthCare Experience</u>					
1998	\$152,240	\$280,699	\$139,773	\$257,712	91.8%
1999	\$175,537	\$305,334	\$136,937	\$238,192	78.0%
2000	\$172,433	\$282,957	\$122,294	\$200,680	70.9%
2001	\$165,790	\$256,657	\$116,184	\$179,862	70.1%
2002	\$144,016	\$210,328	\$99,693	\$145,597	69.2%
2003	\$160,650	\$221,342	\$165,589	\$228,147	103.1%
2004	\$168,807	\$219,415	\$151,740	\$197,231	89.9%
2005	\$153,136	\$187,780	\$168,470	\$206,582	110.0%
2006	\$154,153	\$178,327	\$123,167	\$142,481	79.9%
2007	\$154,920	\$169,070	\$115,096	\$125,608	74.3%
2008	\$151,645	\$156,128	\$121,178	\$124,760	79.9%
Total	\$1,753,328	\$2,468,037	\$1,460,120	\$2,046,854	82.9%
<u>Expected Future Experience</u>					
2009	\$146,707	\$142,494	\$122,780	\$119,255	83.7%
2010	\$159,711	\$146,345	\$133,664	\$122,477	83.7%
2011	\$173,868	\$150,299	\$145,512	\$125,786	83.7%
2012	\$189,280	\$154,359	\$158,410	\$129,185	83.7%
2013	\$206,057	\$158,530	\$172,451	\$132,675	83.7%
2014	\$224,322	\$162,813	\$187,737	\$136,260	83.7%
2015	\$244,206	\$167,212	\$204,378	\$139,942	83.7%
2016	\$265,853	\$171,730	\$222,494	\$143,723	83.7%
2017	\$289,418	\$176,370	\$242,216	\$147,606	83.7%
2018	\$315,072	\$181,136	\$263,686	\$151,594	83.7%
Expected Future (2009-2018)	\$2,214,494	\$1,611,289	\$1,853,329	\$1,348,502	83.7%
Aggregate (1992-2018)	\$4,085,812	\$4,332,386	\$3,412,572	\$3,607,635	83.3%

<b>PLAN F</b>	<b>Premium</b>	<b>Premium</b>	<b>Incurred</b>	<b>Incurred Claims</b>	<b>Incurred</b>
	<b>a</b>	<b>Accumulated</b>	<b>Claims</b>	<b>Accumulated</b>	<b>Loss Ratio</b>
		<b>to 12/08</b>		<b>to 12/08</b>	<b>d/b</b>
		<b>b</b>	<b>c</b>	<b>d</b>	
<u>Prudential Experience</u>					
1992	\$137,231	\$358,921	\$97,087	\$253,926	70.7%
1993	\$460,161	\$1,135,405	\$407,993	\$1,006,685	88.7%
1994	\$840,714	\$1,956,966	\$807,216	\$1,878,992	96.0%
1995	\$1,033,647	\$2,269,872	\$1,149,111	\$2,523,430	111.2%
1996	\$1,458,312	\$3,021,160	\$1,301,514	\$2,696,324	89.2%
1997	\$1,496,356	\$2,924,506	\$1,276,809	\$2,495,419	85.3%
Total	\$5,426,421	\$11,666,830	\$5,039,731	\$10,854,777	93.0%
<u>United HealthCare Experience</u>					
1998	\$1,288,551	\$2,375,819	\$1,048,384	\$1,933,000	81.4%
1999	\$1,270,601	\$2,210,115	\$918,928	\$1,598,406	72.3%
2000	\$1,302,249	\$2,136,948	\$1,089,983	\$1,788,626	83.7%
2001	\$1,350,987	\$2,091,439	\$1,124,758	\$1,741,217	83.3%
2002	\$1,390,312	\$2,030,487	\$1,120,395	\$1,636,286	80.6%
2003	\$1,561,365	\$2,151,230	\$1,334,266	\$1,838,335	85.5%
2004	\$1,803,165	\$2,343,753	\$1,514,924	\$1,969,098	84.0%
2005	\$2,023,135	\$2,480,821	\$1,641,786	\$2,013,201	81.2%
2006	\$2,456,173	\$2,841,343	\$1,969,828	\$2,278,730	80.2%
2007	\$3,002,169	\$3,276,377	\$2,331,779	\$2,544,756	77.7%
2008	\$3,473,756	\$3,576,450	\$2,877,985	\$2,963,067	82.8%
Total	\$20,922,463	\$27,514,783	\$16,973,014	\$22,304,721	81.1%
<u>Expected Future Experience</u>					
2009	\$4,081,825	\$3,964,619	\$3,444,851	\$3,345,935	84.4%
2010	\$4,443,638	\$4,071,738	\$3,750,202	\$3,436,338	84.4%
2011	\$4,837,522	\$4,181,752	\$4,082,620	\$3,529,184	84.4%
2012	\$5,266,320	\$4,294,738	\$4,444,504	\$3,624,539	84.4%
2013	\$5,733,127	\$4,410,777	\$4,838,464	\$3,722,470	84.4%
2014	\$6,241,311	\$4,529,952	\$5,267,346	\$3,823,046	84.4%
2015	\$6,794,541	\$4,652,346	\$5,734,243	\$3,926,341	84.4%
2016	\$7,396,809	\$4,778,047	\$6,242,527	\$4,032,426	84.4%
2017	\$8,052,462	\$4,907,144	\$6,795,864	\$4,141,378	84.4%
2018	\$8,766,232	\$5,039,730	\$7,398,250	\$4,253,273	84.4%
Expected Future (2009-2018)	\$61,613,787	\$44,830,844	\$51,998,871	\$37,834,930	84.4%
Aggregate (1992-2018)	\$87,962,672	\$84,012,457	\$74,011,616	\$70,994,428	84.5%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN G</b>	<u>Premium</u> a	Premium Accumulated to 12/08 b	Incurred Claims c	Incurred Claims Accumulated to 12/08 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$6,680	\$17,471	\$6,074	\$15,886	90.9%
1993	\$31,104	\$76,746	\$29,970	\$73,948	96.4%
1994	\$47,932	\$111,573	\$54,573	\$127,032	113.9%
1995	\$51,196	\$112,426	\$29,266	\$64,268	57.2%
1996	\$78,192	\$161,988	\$55,485	\$114,948	71.0%
1997	\$87,038	\$170,109	\$68,113	\$133,121	78.3%
Total	\$302,142	\$650,314	\$243,482	\$529,204	81.4%
<u>United HealthCare Experience</u>					
1998	\$87,467	\$161,271	\$64,763	\$119,409	74.0%
1999	\$98,950	\$172,116	\$61,081	\$106,245	61.7%
2000	\$98,608	\$161,812	\$71,538	\$117,392	72.5%
2001	\$109,848	\$170,054	\$78,179	\$121,027	71.2%
2002	\$120,094	\$175,392	\$146,985	\$214,666	122.4%
2003	\$131,916	\$181,752	\$112,286	\$154,707	85.1%
2004	\$158,783	\$206,386	\$143,182	\$186,108	90.2%
2005	\$162,223	\$198,922	\$113,562	\$139,253	70.0%
2006	\$186,866	\$216,170	\$143,868	\$166,429	77.0%
2007	\$177,571	\$193,789	\$142,097	\$155,076	80.0%
2008	\$169,597	\$174,611	\$137,930	\$142,008	81.3%
Total	\$1,501,922	\$2,012,275	\$1,215,472	\$1,622,319	80.6%
<u>Expected Future Experience</u>					
2009	\$167,674	\$162,859	\$139,519	\$135,513	83.2%
2010	\$182,536	\$167,259	\$151,886	\$139,175	83.2%
2011	\$198,716	\$171,778	\$165,349	\$142,935	83.2%
2012	\$216,330	\$176,420	\$180,006	\$146,797	83.2%
2013	\$235,506	\$181,186	\$195,962	\$150,763	83.2%
2014	\$256,381	\$186,082	\$213,332	\$154,837	83.2%
2015	\$279,107	\$191,110	\$232,242	\$159,020	83.2%
2016	\$303,847	\$196,273	\$252,827	\$163,317	83.2%
2017	\$330,780	\$201,576	\$275,238	\$167,729	83.2%
2018	\$360,100	\$207,023	\$299,635	\$172,261	83.2%
Expected Future (2009-2018)	\$2,530,977	\$1,841,566	\$2,105,997	\$1,532,346	83.2%
Aggregate (1992-2018)	\$4,335,042	\$4,504,154	\$3,564,950	\$3,683,868	81.8%

<b>PLAN H</b>	<u>Premium</u> a	Premium Accumulated to 12/08 b	Incurred Claims c	Incurred Claims Accumulated to 12/08 d	Incurred Loss Ratio d/b
<u>Prudential Experience</u>					
1992	\$9,102	\$23,806	\$3,520	\$9,206	38.7%
1993	\$41,344	\$102,013	\$26,041	\$64,254	63.0%
1994	\$57,378	\$133,561	\$47,096	\$109,626	82.1%
1995	\$77,319	\$169,791	\$71,295	\$156,562	92.2%
1996	\$96,132	\$199,154	\$99,648	\$206,439	103.7%
1997	\$88,407	\$172,785	\$71,935	\$140,591	81.4%
Total	\$369,682	\$801,110	\$319,534	\$686,678	85.7%
<u>United HealthCare Experience</u>					
1998	\$73,061	\$134,709	\$63,330	\$116,767	86.7%
1999	\$63,715	\$110,828	\$74,619	\$129,794	117.1%
2000	\$68,997	\$113,223	\$50,813	\$83,383	73.6%
2001	\$79,037	\$122,355	\$84,017	\$130,065	106.3%
2002	\$84,636	\$123,606	\$120,770	\$176,379	142.7%
2003	\$85,786	\$118,195	\$100,140	\$137,971	116.7%
2004	\$87,487	\$113,716	\$83,616	\$108,684	95.6%
2005	\$98,709	\$121,040	\$106,258	\$130,297	107.6%
2006	\$59,973	\$69,378	\$47,149	\$54,542	78.6%
2007	\$56,320	\$61,464	\$45,593	\$49,758	81.0%
2008	\$53,389	\$54,967	\$34,161	\$35,171	64.0%
Total	\$811,110	\$1,143,480	\$810,465	\$1,152,810	100.8%
<u>Expected Future Experience</u>					
2009	\$53,751	\$52,208	\$40,688	\$39,520	75.7%
2010	\$57,183	\$52,397	\$43,623	\$39,972	76.3%
2011	\$61,409	\$53,085	\$46,837	\$40,488	76.3%
2012	\$66,034	\$53,851	\$50,354	\$41,064	76.3%
2013	\$71,092	\$54,694	\$54,201	\$41,699	76.2%
2014	\$76,620	\$55,611	\$58,406	\$42,391	76.2%
2015	\$82,660	\$56,599	\$63,000	\$43,137	76.2%
2016	\$89,256	\$57,656	\$68,018	\$43,937	76.2%
2017	\$96,458	\$58,781	\$73,497	\$44,789	76.2%
2018	\$104,318	\$59,972	\$79,476	\$45,691	76.2%
Expected Future (2009-2018)	\$758,780	\$554,854	\$578,100	\$422,689	76.2%
Aggregate (1992-2018)	\$1,939,572	\$2,499,445	\$1,708,099	\$2,262,177	90.5%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
(Years 1997 and Prior are Prudential's Experience)

<b>PLAN I</b>	<u>Premium</u>	Premium Accumulated to 12/08	Incurred Claims	Incurred Claims Accumulated to 12/08	Incurred Loss Ratio
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$20,040	\$52,414	\$16,443	\$43,006	82.1%
1993	\$130,379	\$321,698	\$76,336	\$188,352	58.5%
1994	\$211,238	\$491,708	\$170,935	\$397,893	80.9%
1995	\$258,270	\$567,157	\$272,214	\$597,777	105.4%
1996	\$367,429	\$761,197	\$310,640	\$643,547	84.5%
1997	\$381,479	\$745,569	\$295,100	\$576,749	77.4%
Total	\$1,368,835	\$2,939,742	\$1,141,668	\$2,447,324	83.2%
<u>United HealthCare Experience</u>					
1998	\$343,049	\$632,510	\$264,613	\$487,892	77.1%
1999	\$334,024	\$581,010	\$246,620	\$428,977	73.8%
2000	\$382,125	\$627,054	\$284,485	\$466,831	74.4%
2001	\$412,824	\$639,086	\$340,258	\$526,747	82.4%
2002	\$446,329	\$651,843	\$354,561	\$517,820	79.4%
2003	\$480,676	\$662,270	\$372,477	\$513,194	77.5%
2004	\$547,415	\$711,530	\$472,067	\$613,592	86.2%
2005	\$614,920	\$754,031	\$470,569	\$577,023	76.5%
2006	\$462,783	\$535,356	\$364,468	\$421,623	78.8%
2007	\$436,929	\$476,837	\$279,336	\$304,850	63.9%
2008	\$415,175	\$427,449	\$294,290	\$302,990	70.9%
Total	\$4,876,250	\$6,698,975	\$3,743,744	\$5,161,539	77.0%
<u>Expected Future Experience</u>					
2009	\$406,602	\$394,927	\$306,248	\$297,454	75.3%
2010	\$427,663	\$391,870	\$327,064	\$299,691	76.5%
2011	\$457,599	\$395,568	\$349,902	\$302,470	76.5%
2012	\$490,413	\$399,937	\$374,938	\$305,765	76.5%
2013	\$526,352	\$404,949	\$402,359	\$309,555	76.4%
2014	\$565,688	\$410,577	\$432,374	\$313,818	76.4%
2015	\$608,715	\$416,798	\$465,208	\$318,537	76.4%
2016	\$655,755	\$423,592	\$501,106	\$323,695	76.4%
2017	\$707,159	\$430,940	\$540,336	\$329,279	76.4%
2018	\$763,307	\$438,827	\$583,188	\$335,276	76.4%
Expected Future (2009-2018)	\$5,609,252	\$4,107,985	\$4,282,723	\$3,135,540	76.3%
Aggregate (1992-2018)	\$11,854,337	\$13,746,702	\$9,168,135	\$10,744,403	78.2%

<b>PLAN J</b>	<u>Premium</u>	Premium Accumulated to 12/08	Incurred Claims	Incurred Claims Accumulated to 12/08	Incurred Loss Ratio
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$16,406	\$42,909	\$7,937	\$20,759	48.4%
1993	\$129,675	\$319,961	\$92,184	\$227,456	71.1%
1994	\$290,493	\$676,193	\$257,563	\$599,542	88.7%
1995	\$412,634	\$906,138	\$391,918	\$860,646	95.0%
1996	\$608,561	\$1,260,746	\$493,889	\$1,023,181	81.2%
1997	\$632,485	\$1,236,139	\$518,360	\$1,013,092	82.0%
Total	\$2,090,254	\$4,442,086	\$1,761,851	\$3,744,674	84.3%
<u>United HealthCare Experience</u>					
1998	\$655,366	\$1,208,358	\$573,698	\$1,057,780	87.5%
1999	\$713,473	\$1,241,033	\$749,945	\$1,304,473	105.1%
2000	\$819,084	\$1,344,090	\$740,779	\$1,215,594	90.4%
2001	\$963,284	\$1,491,242	\$882,024	\$1,365,445	91.6%
2002	\$1,144,085	\$1,670,884	\$896,030	\$1,308,611	78.3%
2003	\$1,320,234	\$1,819,002	\$1,171,645	\$1,614,278	88.7%
2004	\$1,544,345	\$2,007,339	\$1,356,583	\$1,763,285	87.8%
2005	\$1,789,083	\$2,193,820	\$1,556,635	\$1,908,786	87.0%
2006	\$1,353,582	\$1,565,847	\$1,133,338	\$1,311,065	83.7%
2007	\$1,422,768	\$1,552,719	\$1,132,066	\$1,235,465	79.6%
2008	\$1,563,330	\$1,609,547	\$1,249,917	\$1,286,868	80.0%
Total	\$13,288,635	\$17,703,882	\$11,442,659	\$15,371,650	86.8%
<u>Expected Future Experience</u>					
2009	\$1,740,393	\$1,690,419	\$1,436,899	\$1,395,640	82.6%
2010	\$1,860,167	\$1,704,484	\$1,534,660	\$1,406,221	82.5%
2011	\$1,991,523	\$1,721,554	\$1,641,916	\$1,419,340	82.4%
2012	\$2,135,461	\$1,741,491	\$1,759,485	\$1,434,878	82.4%
2013	\$2,293,071	\$1,764,172	\$1,888,258	\$1,452,730	82.3%
2014	\$2,465,538	\$1,789,490	\$2,029,207	\$1,472,801	82.3%
2015	\$2,654,154	\$1,817,348	\$2,183,389	\$1,495,007	82.3%
2016	\$2,860,328	\$1,847,659	\$2,351,958	\$1,519,272	82.2%
2017	\$3,085,591	\$1,880,349	\$2,536,167	\$1,545,532	82.2%
2018	\$3,331,614	\$1,915,353	\$2,737,385	\$1,573,730	82.2%
Expected Future (2009-2018)	\$24,417,839	\$17,872,320	\$20,099,325	\$14,715,150	82.3%
Aggregate (1992-2018)	\$39,796,727	\$40,018,288	\$33,303,835	\$33,831,475	84.5%

Assumption: Interest rate is 6%.

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
**(Years 1997 and Prior are Prudential's Experience)**

<b>PLAN K</b>	<u>Premium</u>	<u>Premium Accumulated to 12/08</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/08</u>	<u>Incurred Loss Ratio d/b</u>
	a	b	c	d	
<u>United HealthCare Experience</u>					
2006	\$1,382	\$1,598	\$1,321	\$1,528	95.6%
2007	\$9,163	\$10,000	\$3,525	\$3,847	38.5%
2008	\$8,777	\$9,037	\$6,556	\$6,749	74.7%
Total	\$19,322	\$20,635	\$11,402	\$12,124	58.8%
<u>Expected Future Experience</u>					
2009	\$16,961	\$16,474	\$13,071	\$12,696	77.1%
2010	\$18,465	\$16,919	\$14,229	\$13,039	77.1%
2011	\$20,101	\$17,377	\$15,491	\$13,391	77.1%
2012	\$21,883	\$17,846	\$16,864	\$13,753	77.1%
2013	\$23,823	\$18,328	\$18,359	\$14,124	77.1%
2014	\$25,935	\$18,823	\$19,986	\$14,506	77.1%
2015	\$28,233	\$19,332	\$21,758	\$14,898	77.1%
2016	\$30,736	\$19,854	\$23,686	\$15,300	77.1%
2017	\$33,461	\$20,391	\$25,786	\$15,714	77.1%
2018	\$36,427	\$20,942	\$28,071	\$16,138	77.1%
Expected Future (2009-2018)	\$256,025	\$186,287	\$197,300	\$143,557	77.1%
Aggregate (2006-2018)	\$275,347	\$206,922	\$208,701	\$155,682	75.2%
<b>PLAN L</b>	<u>Premium</u>	<u>Premium Accumulated to 12/08</u>	<u>Incurred Claims</u>	<u>Incurred Claims Accumulated to 12/08</u>	<u>Incurred Loss Ratio d/b</u>
	a	b	c	d	
<u>United HealthCare Experience</u>					
2006	5,172	\$5,983	\$1,767	\$2,044	34.2%
2007	16,357	\$17,851	\$13,243	\$14,452	81.0%
2008	23,276	\$23,965	\$16,239	\$16,719	69.8%
Total	\$44,806	\$47,799	\$31,249	\$33,215	69.5%
<u>Expected Future Experience</u>					
2009	\$41,239	\$40,055	\$32,648	\$31,711	79.2%
2010	\$44,895	\$41,138	\$35,542	\$32,567	79.2%
2011	\$48,874	\$42,249	\$38,692	\$33,447	79.2%
2012	\$53,207	\$43,391	\$42,122	\$34,351	79.2%
2013	\$57,923	\$44,563	\$45,856	\$35,279	79.2%
2014	\$63,057	\$45,767	\$49,920	\$36,232	79.2%
2015	\$68,646	\$47,003	\$54,345	\$37,211	79.2%
2016	\$74,731	\$48,273	\$59,163	\$38,217	79.2%
2017	\$81,355	\$49,578	\$64,407	\$39,249	79.2%
2018	\$88,567	\$50,917	\$70,116	\$40,310	79.2%
Expected Future (2009-2018)	\$622,495	\$452,934	\$492,811	\$358,575	79.2%
Aggregate (2006-2018)	\$667,301	\$500,733	\$524,060	\$391,790	78.2%

**RHODE ISLAND AGGREGATE LOSS RATIO CALCULATION**  
**(Years 1997 and Prior are Prudential's Experience)**

<b>UHC SELECT PLAN C</b>	<u>Premium</u>	Premium Accumulated <u>to 12/08</u>	Incurred <u>Claims</u>	Incurred Claims Accumulated <u>to 12/08</u>	Incurred <u>Loss Ratio</u>
	a	b	c	d	d/b
<u>Expected Future Experience</u>					
2009	\$7,043	\$6,841	\$6,173	\$5,995	87.6%
2010	\$7,667	\$7,025	\$6,720	\$6,157	87.6%
2011	\$8,347	\$7,215	\$7,316	\$6,324	87.6%
2012	\$9,087	\$7,410	\$7,964	\$6,495	87.6%
2013	\$9,892	\$7,610	\$8,670	\$6,670	87.6%
2014	\$10,769	\$7,816	\$9,438	\$6,850	87.6%
2015	\$11,723	\$8,027	\$10,275	\$7,035	87.6%
2016	\$12,762	\$8,244	\$11,186	\$7,226	87.6%
2017	\$13,894	\$8,467	\$12,177	\$7,421	87.6%
2018	\$15,125	\$8,696	\$13,257	\$7,621	87.6%
Expected Future (2009-2018)	\$106,309	\$77,351	\$93,175	\$67,795	87.6%
<b>TOTAL STANDARDIZED</b>	<u>Premium</u>	Premium Accumulated <u>to 12/08</u>	Incurred <u>Claims</u>	Incurred Claims Accumulated <u>to 12/08</u>	Incurred <u>Loss Ratio</u>
	a	b	c	d	d/b
<u>Prudential Experience</u>					
1992	\$249,953	\$653,740	\$173,758	\$454,456	69.5%
1993	\$1,089,899	\$2,689,225	\$853,247	\$2,105,308	78.3%
1994	\$2,137,337	\$4,975,171	\$1,903,629	\$4,431,159	89.1%
1995	\$2,865,056	\$6,291,617	\$2,907,954	\$6,385,820	101.5%
1996	\$4,395,724	\$9,106,548	\$3,937,452	\$8,157,152	89.6%
1997	\$4,611,245	\$9,012,301	\$3,911,020	\$7,643,768	84.8%
Total	\$15,349,215	\$32,728,603	\$13,687,059	\$29,177,663	89.2%
<u>United HealthCare Experience</u>					
1998	\$4,232,432	\$7,803,719	\$3,490,221	\$6,435,237	82.5%
1999	\$4,158,259	\$7,232,980	\$3,351,644	\$5,829,933	80.6%
2000	\$4,562,080	\$7,486,223	\$3,795,735	\$6,228,675	83.2%
2001	\$4,986,458	\$7,719,446	\$4,232,088	\$6,551,620	84.9%
2002	\$5,257,750	\$7,678,706	\$4,511,057	\$6,588,195	85.8%
2003	\$5,936,233	\$8,178,868	\$5,125,318	\$7,061,600	86.3%
2004	\$6,725,051	\$8,741,218	\$5,640,860	\$7,331,987	83.9%
2005	\$7,329,022	\$8,987,037	\$6,118,983	\$7,503,257	83.5%
2006	\$7,400,101	\$8,560,562	\$6,220,478	\$7,195,955	84.1%
2007	\$8,166,905	\$8,912,844	\$6,500,311	\$7,094,029	79.6%
2008	\$8,882,173	\$9,144,757	\$7,176,781	\$7,388,948	80.8%
Total	\$67,636,465	\$90,446,362	\$56,163,477	\$75,209,436	83.2%
<u>Expected Future Experience</u>					
2009	\$9,770,847	\$9,490,286	\$8,148,081	\$7,914,116	83.4%
2010	\$10,578,099	\$9,692,790	\$8,833,721	\$8,094,404	83.5%
2011	\$11,465,065	\$9,910,871	\$9,581,160	\$8,282,347	83.6%
2012	\$12,431,518	\$10,138,032	\$10,395,848	\$8,477,922	83.6%
2013	\$13,488,951	\$10,377,716	\$11,283,719	\$8,681,122	83.7%
2014	\$14,645,728	\$10,629,888	\$12,251,232	\$8,891,960	83.7%
2015	\$15,906,129	\$10,891,216	\$13,305,420	\$9,110,463	83.6%
2016	\$17,279,311	\$11,161,754	\$14,453,941	\$9,336,676	83.6%
2017	\$18,775,241	\$11,441,571	\$15,705,131	\$9,570,656	83.6%
2018	\$20,404,769	\$11,730,755	\$17,068,067	\$9,812,476	83.6%
Expected Future (2009-2018)	\$144,745,659	\$105,464,880	\$121,026,320	\$88,172,142	83.6%

*Assumption: Interest rate is 6%.*



**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan A</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	95,490	95,490	78,039	76,406	15,374	81.7%	80.0%
2004	110,938	110,938	68,732	70,139	16,419	62.0%	63.2%
2005	107,727	107,727	60,298	57,716	16,047	56.0%	53.6%
2006	127,425	127,425	60,051	69,702	20,055	47.1%	54.7%
2007	137,298	137,298	109,888	109,728	20,336	80.0%	79.9%

<b>Plan B</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
	59,263	59,263	48,111	47,074	9,541	81.2%	79.4%
2004	84,427	84,427	73,443	78,500	12,495	87.0%	93.0%
2005	97,285	97,285	91,333	94,385	14,491	93.9%	97.0%
2006	115,760	115,760	90,972	94,312	18,219	78.6%	81.5%
2007	128,686	128,686	111,622	115,846	19,060	86.7%	90.0%

<b>Plan C</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	1,958,418	1,958,418	1,756,223	1,686,022	315,305	89.7%	86.1%
2004	2,131,173	2,131,173	1,709,807	1,700,949	315,414	80.2%	79.8%
2005	2,190,847	2,190,847	1,778,201	1,824,689	326,342	81.2%	83.3%
2006	2,382,490	2,382,490	2,104,498	2,203,536	374,972	88.3%	92.5%
2007	2,527,368	2,527,368	2,160,127	2,113,502	374,338	85.5%	83.6%

**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan D</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	82,435	82,435	50,946	59,414	13,272	61.8%	72.1%
2004	88,511	88,511	73,719	69,160	13,100	83.3%	78.1%
2005	91,957	91,957	77,995	84,913	13,698	84.8%	92.3%
2006	94,341	94,341	79,667	68,022	14,848	84.4%	72.1%
2007	97,357	97,357	88,860	98,500	14,420	91.3%	101.2%

<b>Plan E</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	160,650	160,650	127,899	165,589	25,865	79.6%	103.1%
2004	168,807	168,807	185,497	151,740	24,983	109.9%	89.9%
2005	153,136	153,136	150,350	168,470	22,811	98.2%	110.0%
2006	154,153	154,153	144,817	123,167	24,262	93.9%	79.9%
2007	154,920	154,920	108,870	115,096	22,946	70.3%	74.3%

<b>Plan F</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	1,561,365	1,561,365	1,315,581	1,334,266	251,380	84.3%	85.5%
2004	1,803,165	1,803,165	1,490,183	1,514,924	266,868	82.6%	84.0%
2005	2,023,135	2,023,135	1,616,323	1,641,786	301,360	79.9%	81.2%
2006	2,456,173	2,456,173	1,856,324	1,969,828	386,568	75.6%	80.2%
2007	3,002,169	3,002,169	2,333,556	2,331,779	444,662	77.7%	77.7%

**Rhode Island Standardized**  
**Paid and Incurred Experience**  
*(Most recent 5 years shown)*

<b>Plan G</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	131,916	131,916	132,892	112,286	21,238	100.7%	85.1%
2004	158,783	158,783	134,832	143,182	23,500	84.9%	90.2%
2005	162,223	162,223	126,554	113,562	24,164	78.0%	70.0%
2006	186,866	186,866	131,701	143,868	29,410	70.5%	77.0%
2007	177,571	177,571	140,331	142,097	26,301	79.0%	80.0%

<b>Plan H</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	85,786	85,786	111,765	100,140	13,812	130.3%	116.7%
2004	87,487	87,487	84,146	83,616	12,948	96.2%	95.6%
2005	98,709	98,709	109,309	106,258	14,703	110.7%	107.6%
2006	59,973	59,973	41,023	47,149	9,439	68.4%	78.6%
2007	56,320	56,320	51,903	45,593	8,342	92.2%	81.0%

<b>Plan I</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	480,676	480,676	385,144	372,477	77,389	80.1%	77.5%
2004	547,415	547,415	455,199	472,067	81,017	83.2%	86.2%
2005	614,920	614,920	479,766	470,569	91,597	78.0%	76.5%
2006	462,783	462,783	352,170	364,468	72,836	76.1%	78.8%
2007	436,929	436,929	282,827	279,336	64,715	64.7%	63.9%

**Rhode Island Standardized  
Paid and Incurred Experience**  
(Most recent 5 years shown)

<b>Plan J</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	1,320,234	1,320,234	1,152,009	1,171,645	212,558	87.3%	88.7%
2004	1,544,345	1,544,345	1,317,072	1,356,583	228,563	85.3%	87.8%
2005	1,789,083	1,789,083	1,567,568	1,556,635	266,496	87.6%	87.0%
2006	1,353,582	1,353,582	1,122,614	1,133,338	213,035	82.9%	83.7%
2007	1,422,768	1,422,768	1,124,438	1,132,066	210,731	79.0%	79.6%

<b>Plan K</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2006	1,382	1,382	483	1,321	217	34.9%	95.6%
2007	9,163	9,163	3,437	3,525	1,357	37.5%	38.5%

<b>Plan L</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2006	5,172	5,172	1,352	1,767	814	26.1%	34.2%
2007	16,357	16,357	9,752	13,243	2,423	59.6%	81.0%

<b>Total Standardized</b>	<u>Paid Premium</u>	<u>Earned Premium</u>	<u>Paid Claims</u>	<u>Incurred Claims</u>	<u>Incurred Expenses</u>	<u>Paid Loss Ratios</u>	<u>Incurred Loss Ratios</u>
2003	5,936,233	5,936,233	5,158,609	5,125,318	955,734	86.9%	86.3%
2004	6,725,051	6,725,051	5,592,631	5,640,860	995,308	83.2%	83.9%
2005	7,329,022	7,329,022	6,057,697	6,118,983	1,091,708	82.7%	83.5%
2006	7,400,101	7,400,101	5,985,670	6,220,478	1,164,675	80.9%	84.1%
2007	8,166,905	8,166,905	6,525,610	6,500,311	1,209,630	79.9%	79.6%

**2009 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan</u>	<u>Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$122.75
HW/IW/AW/BW (without drugs)	\$122.50
WA/WC	\$31.00
WB/WD	\$5.00
SB/SC	\$122.50
SD/SE	\$31.00
SF/SG (with drugs)	\$552.00
SF/SG (without drugs)	\$194.25
WK	\$70.75
WL	\$100.75

*\* Tier Rating Factor will be applied to rate if applied when the plan was issued.*

*\*\*These rates will become effective in concurrence with the filed Standardized rate increases.*

**2009 UNDER AGE 65 RATES FOR PLANS NOT ISSUED IN  
RHODE ISLAND**

<u>Plan</u>	<u>Tier I Monthly Rate*</u>	<u>Tier II Monthly Rate*</u>
HW/IW/AW/BW (with drugs)	\$135.02	\$184.12
HW/IW/AW/BW (without drugs)	\$134.75	\$183.75
WA/WC	\$34.10	\$46.50
WB/WD	\$5.50	\$7.50
SB/SC	\$134.75	
SD/SE	\$34.10	
SF/SG (with drugs)	\$607.20	
SF/SG (without drugs)	\$213.67	
WK	\$77.82	\$106.12
WL	\$110.82	\$151.12
K	\$77.82	\$106.12
L	\$110.82	\$151.12
Select C	\$138.05	\$188.25

*\*Plans HW/IW/AW/BW, WA, B, WK, and WL are Wisconsin issued plans.*

*\*Plans SB/SC, SD/SE, and SF/SG are Minnesota issued plans.*

# Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b>	<b>Rhode Island</b>					
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<b>2.</b>	<b>Department Use Only</b>						
	State Tracking ID						

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	UNITED HEALTHCARE INSURANCE COMPANY P.O. BOX 130 MONTGOMERYVILLE, PA 18936	CT	HEALTH	0707	79413	36-2739571	

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	DAVID M. WALKER P.O. BOX 130 MONTGOMERYVILLE, PA 18936	267-470-1361	267-470-1909	DAVID_M_WALKER@UHC.COM

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number</b>	<b>RERATE 2009 STD</b>
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<b>7.</b>	<input checked="" type="checkbox"/> New Submission <input type="checkbox"/> Resubmission      Previous file # _____
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<b>8.</b>	<b>Market</b>	<input type="checkbox"/> Individual <input type="checkbox"/> Franchise  <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Small      <input checked="" type="checkbox"/> Large      <input type="checkbox"/> Small and Large         </div> <div> <input type="checkbox"/> Employer      <input checked="" type="checkbox"/> Association      <input type="checkbox"/> Blanket  <input type="checkbox"/> Discretionary      <input type="checkbox"/> Trust  <input type="checkbox"/> Other: _____         </div> </div>
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<b>9.</b>	<b>Type of Insurance</b>	<b>MS05G, MS04G</b>
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	<b><u>MS05G.001-MS05G.014, MS04G.003</u></b>
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<b>11.</b>	<b>Submitted Documents</b>	<div> <input type="checkbox"/> <b><u>FORMS</u></b>  <input type="checkbox"/> Policy      <input type="checkbox"/> Outline of Coverage      <input type="checkbox"/> Certificate  <input type="checkbox"/> Application/Enrollment      <input type="checkbox"/> Rider/Endorsement      <input type="checkbox"/> Advertising  <input type="checkbox"/> Schedule of Benefits      <input type="checkbox"/> Other         </div> <div> <b><u>Rates</u></b>  <input type="checkbox"/> New Rate      <input checked="" type="checkbox"/> Revised Rate         </div> <div> <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b>          Please explain: _____         </div> <div> <b><u>SUPPORTING DOCUMENTATION</u></b>  <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation  <input type="checkbox"/> Association Bylaws  <input type="checkbox"/> Statement of Variability  <input checked="" type="checkbox"/> Actuarial Memorandum  <input type="checkbox"/> Other _____         </div> <div> <input type="checkbox"/> Third Party Authorization  <input type="checkbox"/> Trust Agreements  <input type="checkbox"/> Certifications         </div> </div> </div>
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	<b>Filing Submission Date</b>	<b>8/18/08</b>			
<b>13</b>	<b>Filing Fee (If required)</b>	Amount	<u>\$40.00</u>	Check Date	<u>EFT</u>
		Retaliatory	<input type="checkbox"/> Yes   X No	Check Number	<u>EFT</u>
<b>14.</b>	<b>Date of Domiciliary Approval</b>	PENDING APPROVAL			
<b>15.</b>	<b>Filing Description:</b>				
	<p><b>RATES FOR AARP HEALTHCARE OPTIONS STANDARDIZED MEDICARE SUPPLEMENT PLANS AND MEDICARE SELECT PLAN C</b></p> <p><b>SEE ATTACHED COVER LETTER</b></p>				

<b>16.</b>	<b>Certification (If required)</b>	
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>Rhode Island</u>.</p>		
Print Name <u><b>DAVID M. WALKER</b></u>		Title <u><b>DIRECTOR, ACTUARIAL SERVICES</b></u>
		
Signature		Date: <u><b>August 18, 2008</b></u>



17.	<b>Form Filing Attachment</b>	
This filing transmittal is part of company tracking number		N/A
This filing corresponds to rate filing company tracking number		

	Document Name	Form Number		Replaced Form Number
	Description			Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			RERATE 2009 STD	
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)				
Overall percentage rate impact for this filing			2.9%	
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
01	Actuarial Memorandum and Rate Schedule	MS 1209A MSA 1454 MSA 1959	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>0.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
02	Actuarial Memorandum and Rate Schedule	MS 1209A MSB 1455 MSB 1960	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
03	Actuarial Memorandum and Rate Schedule	MS 1209A MSC 1456 MSC 1961	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
04	Actuarial Memorandum and Rate Schedule	MS 1209A MSD 1457 MSD 1962	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
05	Actuarial Memorandum and Rate Schedule	MS 1209A MSE 1458 MSE 1963	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
06	Actuarial Memorandum and Rate Schedule	MS 1209A MSF 1459 MSF 1964	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>2.9%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
07	Actuarial Memorandum and Rate Schedule	MS 1209A MSG 1460 MSG 1965	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
08	Actuarial Memorandum and Rate Schedule	MS 1209A MSH 1461	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
09	Actuarial Memorandum and Rate Schedule	MS 1209A MSH 1461 with CRA 1664 MSH 1966	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.1%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
10	Actuarial Memorandum and Rate Schedule	MS 1209A MSI 1462	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
11	Actuarial Memorandum and Rate Schedule	MS 1209A MSI 1462 with CRA 1664 MSI 1967	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
12	Actuarial Memorandum and Rate Schedule	MS 1209A MSJ 1463	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.0%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			

13	Actuarial Memorandum and Rate Schedule	MS 1209A MSJ 1463 with CRA 1664 MSJ 1968	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.1%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
14	Actuarial Memorandum and Rate Schedule	MSK 1935	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>2.9%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
15	Actuarial Memorandum and Rate Schedule	MSL 1936	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>6.9%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			
15	Actuarial Memorandum and Rate Schedule	MSC 1566 MSC 1969	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>3.1%</u> <input type="checkbox"/> Other _____	
	Standardized coverage; rates not based on age			

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